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ABSTRACT

This teacher's guide is designed for use in presenting a four-unit course in basic automotive responsibilities that is part of a life skills series intended to help students become more self-sufficient in their personal and professional lives. The course's four instructional units cover these topics: purchasing a motor vehicle, maintaining a motor vehicle, purchasing motor vehicle insurance, and using a road map. Each unit contains some or all of the following: performance objectives, suggested activities for instructors, handouts, information sheets, supplements, transparency masters, instructional supplements providing suggestions for teaching basic skills and problem solving, job sheets, written tests, and assignment sheet and test answers. Academic skills training is combined with life skills training throughout the instructional materials, and a system of icons has been used to help instructors identify activities into which training in the following basic skill areas has been infused: reading, science, creative thinking/problem solving, writing, oral communication, employability, math, interpersonal skills, and social studies. (MN)

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Basic Automotive Responsibilities

Developed by the
Curriculum and Instructional Materials Center
Oklahoma Department of Vocational and Technical Education

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Basic Automotive Responsibilities

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FOREWORD

The Life Skills series was previously published as Successful Living Skills. The series has been substantially revised and modernized. Life Skills was written to help people become more self-sufficient in their personal and professional lives. The series contains ten modules, covering a range of subjects from *Basic Automotive Responsibilities* to *Successful Human Relations*. Each module takes students through the important areas within the subject matter to develop a basic working knowledge.

Roy Peters, Jr.
State Director
Oklahoma Department of Vocational and Technical Education

ACKNOWLEDGEMENTS

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Special thanks to Sue Hoevelman, Ed.D. and Judith Armstrong for their insight, writing and editing. Thanks also to Dia Burroughs for her editing efforts.

Thank you to the staff of the Oklahoma Department of Vocational and Technical Education's Curriculum and Instructional Materials Center: Word Processors Charlotte Tarkington, Brenna Tillman, Rose Primeaux, and Margie Kirkendall deserve a note of thanks for their work. Thanks to Terri Tomson, contracts secretary; Bob Davis and his staff in the Art Department; Darrell Stiles and the Warehouse staff; and Danny Darrow and the Print Shop staff.

The substantial revisions in this series could not have been made without the support and encouragement of John Friedemann, CIMC coordinator, and Dr. Lynna Ausburn, CIMC development coordinator.

Connie S. Romans
Technical Communication Specialist
Curriculum and Instructional Materials Center
Oklahoma Department of Vocational and Technical Education

OTHER MODULES IN THE SUCCESSFUL LIVING SKILLS SERIES

Managing Personal Matters

Effective Employment Practices

Successful Study Habits

Effective Communication

Responsible Citizenship Practices

Development of Financial Skills

Successful Clothing Management

Effective Social Skills

Successful Human Relations

USE OF THIS PUBLICATION

INSTRUCTIONAL UNIT

Basic Automotive Responsibilities contains 4 units. Each instructional unit includes some or all of the basic components of a unit of instruction: performance objectives, Suggested Activities for the instructor, Handouts, Information Sheets, Supplements, Transparency Masters, Job Sheets, Written Tests, and answers to Assignment Sheets and Written Tests, all of which are included in the instructor's edition. The student workbook includes the Objective Sheets, Information Sheets, Supplements, Transparency Masters, Assignment Sheets, and Job Sheets. Written Tests may be duplicated for classroom use or *additional copies* may be purchased by calling 1-800-654-4502 or, in Oklahoma, 1-800-522-5810, ext. 589.

All of the unit components tie into measurable and observable learning outcomes. Instructors are encouraged to supplement these components with other resources in order to make them as responsive to local conditions and individual needs as possible.

Most units of instruction are designed for use in more than one lesson or class period of instruction. Careful study of each unit of instruction by the instructor will help him or her determine the following:

- Amount of material that can be covered in each class period.
- Skills that must be demonstrated.
  - Supplies and equipment needed
  - Amount of class time needed for demonstrations
  - Amount of time needed for student practice
- Supplementary materials, including print and non-print media, that must be ordered.
- Resource people who must be contacted.

Objective Sheet

Each unit of instruction is based on the performance needed for successful employment in an occupational area. Performance objectives are stated in two forms. The unit objectives states the overall goal of the unit. It tells what the student should be able to do and what standard will be used to see whether the student can do it. Specific objectives outline the teaching sequence of the competencies required to meet the unit objective.

The objectives should be provided for students and stressed throughout the teaching/learning process. This will help answer any questions concerning performance requirements for each instructional unit. The objectives can also help determine teaching strategies and instructional methods. Instructors should prepare for each unit by deciding how each objective could be best taught.

Instructors should feel free to modify, delete, or add objectives in order to meet the needs of the students and the community. When objectives are added, the instructor should remember to supply the needed Information, Assignment, and/or Job Sheets, and criterion-referenced test items.

Suggested Activities – Instructor's Edition only

The Suggested Activities section assists the instructor during the preparation stage of the teaching/learning process by providing suggestions for delivery, application, and evaluation during the instructional process. The instructor should read the Suggested Activities prior to introducing the unit to allow time to obtain supplemental materials, prepare audiovisual materials, and contact outside resources. Duties of the instructor will vary according to the particular unit.

References used in the development of each unit are listed in the "Suggested Resources" section, along with print and non-print media that may be used to teach the unit. These materials can be used by the instructor to supplement his or her knowledge of the subject area or to help students with particular interests or occupational objectives in the area covered.

Handouts – Instructor's Edition only

Handouts are supplemental material that is not testable or graded and is nice-to-know. Handouts provide the instructor with additional activities, fact sheets, art, controversial items, and extra practice sheets. They may also include items for the gifted or remedial student. Handouts are used at the discretion of the instructor.

Information Sheets

The Information Sheets provide "must know" content essential for meeting the cognitive objectives stated at the beginning of each unit. It serves as an excellent guide for presenting background knowledge necessary to develop the skills specified in the unit objective.

Students should read each Information Sheet before it is discussed in class. Space is provided in the margins for students and instructors to add notes that clarify and/or expand on the information provided.

The Information Sheets may include notes, cautions, or warnings. These should be discussed carefully and thoroughly. ☑ **NOTES:** are short verbal additions to the Information Sheet that provide nice-to-know and decision-making information. A note may tell the student what to watch for or to consider at a given step. It may explain when a step may not be applicable. Notes offer guidance that may help the student understand the process and do it more efficiently. **Cautions** are advisories that tell the student how to avoid causing minor personal injury or equipment damage. **Warnings** are advisories to the student used to avoid serious personal injury or death to the student, persons in the workplace, or users of the project or the procedure.

Supplements

Supplements include instructions that could be used for solving problems or reinforcing the enrichment of learning. The information presented in a Supplement may consist of tables, charts, written information, forms, or other information students will need in order to complete one or more of the assignment or Job Sheets. While Supplements are not tested over directly, they may be used to assist in meeting the performance objectives.

Transparency Masters - Instructor's Edition only

Transparency Masters provide information in a special way. The students may see as well as hear the materials being presented, thus reinforcing the learning process. Transparencies may present new information, or they may reinforce information presented in the Information or Assignment Sheets.

Transparencies should be made and placed in the notebook where they will be immediately available for use. Transparencies direct the students' attention to the topic of discussion. They should be left on the screen only when topics shown are under discussion.

Assignment Sheets

Assignment Sheets provide students with information and exercises that address learning levels at or above the application level of Bloom's taxonomy. Assignment Sheets provide written exercises for instruction and practice of a specific objective. The introduction to the Assignment Sheet explains how the Assignment Sheet relates to the subject area and unit component for such information.

Job Sheets

Job Sheets are another important segment of a unit of instruction. The Job Sheets provide a list of equipment, tools, and materials needed to complete a manipulative or psychomotor skill. They describe a step-by-step procedure to complete each task or job. Diagrams, photographs, and illustrations are provided to assist students in achieving the skill.

The instructor should demonstrate the procedure outlined in each Job Sheet. Furthermore, the instructor needs to localize the procedure according to the equipment and supplies available in the local lab or salon situation. Job Sheets also furnish potential employers with a picture of the skills being taught and the performances they might reasonably expect from a person who has had this vocational instruction.

Written Tests — Instructor's Edition only

This component provides criterion-referenced evaluation of every objective listed in the unit of instruction. If objectives have been added, deleted, or modified, appropriate changes should be made on the test.

In order to measure and document student competency gains as required by the latest Carl Perkins regulations and as outlined in the Oklahoma-developed system of standards and measures, it is *absolutely essential* that the same test be used as a pretest and as a posttest. If you choose to use tests other than the ones included herein, be sure that the same instrument is used for each activity–pretest and posttest.

A detailed explanation of the Oklahoma plan for standards and measures and the Carl Perkins requirements are included in the CIMC publication, *Measuring Learning & Competency Gain: The Pretest/Posttest Approach.* This booklet and accompanying software designed to assist in calculating and recording student gains are available to all vocational teachers through the school's vocational testing liaison.

Answers – Instructor's Edition only

This component is designed to assist the instructor in evaluating student performance on Assignment Sheets and Written Tests.

PAGE NUMBERING

Each unit will be recognized by the unit number in Arabic numerals. Each unit in the publication begins with page 1. Each page number gives the component name, book title, unit number, and page number within the unit. Since CIMC publications are loose-leaf, this system of page numbering was recently adopted so that pages from different manuals would not get mixed up. The page number for the Objective Sheet in **Using a Road Map**, which is Unit 4, would look like this:

OBJECTIVE SHEET - Basic Automotive Responsibilities
CIMC - 4 - 1

METHODS OF DISSEMINATING MATERIAL

For best results, provide student materials for each student. Student workbooks contain Objective Sheets, Information Sheets, Supplements, Transparency Masters, Assignment Sheets, and Job Sheets. Tests are packaged separately for students, and can be stored until needed. Students should be allowed to take their materials home at the end of the course.

TEACHING METHODS

Keeping students motivated is a challenge. Supplement the objectives by providing the "why," personal experiences, and current information. If you are going to teach the material in a group setting, prepare for the unit by deciding the best way to teach each objective and allow for student input.

If you are going to follow the plan for individualized instruction, provide opportunities that will allow each student to become involved in planning for and being responsible for his or her own education.

BASIC SKILLS IN CURRICULUM

The CIMC has always been mindful of the importance of reinforcement (and sometimes remediation) of students' academic skills as they progress through vocational training, and has always included activities in its materials to enhance and promote use of these skills.

Recent state and federal legislation mandates vigorous basic skills development in vocational education in the wake of demands by industry that workers *must* be academically, as well as technically, competent, given the nature of the highly complex workplace. In response, the CIMC has taken the following steps to document that, indeed, the instructional materials *do* combine academic skills training with the vocational training. In addition, concerted efforts have been made to "beef up" or enhance the basic skills instruction already present. Following is a brief description of those processes.

Basic Skills Icons and Enablers

To assist teachers and students in identifying activities that promote basic skills development, the CIMC has implemented a marking system that uses simple graphic symbols, or icons, and a list of specific tasks, or enablers, to identify the basic skill or skills called for in each Job or Assignment Sheet.

Each of the nine broad skills areas–reading, writing, mathematics, science, oral communication, interpersonal or relating, creative thinking and problem solving, employability, and social studies–is represented by an icon presented below.

Reading

Science

Creative Thinking/ Problem Solving

Writing

Oral Communication

Employability

Math

Interpersonal or Relating

Social Studies

When an activity involving one of these basic skills is identified, the corresponding icon is placed in the left-hand margin of the Job or Assignment Sheet. The basic skills training is further defined by retrieving the specific, or enabling, skill that is required by consulting a list of over two hundred and fifty enablers that has been compiled and grouped with each general basic skill. This enabling skill is placed directly below the icon.

As an example, an exercise that requires a student to conduct library research would make necessary the use of specific reading comprehension and research and reference skills. The basic skills that the exercise promotes would be depicted in the left-hand margin as follows:

ASSIGNMENT SHEET

PLANNING LIVING SPACE FOR HUMAN NEEDS

1

Name ______________________________ Score __________

OBJECTIVE 10

Define personal territory.

INSTRUCTIONS

Reading Comprehension
- Gain factual information

Functional Reading
- Follow written instructions
- Use content area vocabulary

Language
- Use standard grammar, spelling, and capitalization
- State ideas clearly

- As discussed in objective 1, each person has an invisible "space bubble" or comfort zone. A comfort zone is the space between oneself and others that brings a feeling of well-being. When one's comfort zone is crowded or invaded, discomfort often results. Therefore, personal territory needs should be a prime consideration when planning living space.
- For each of the following situations, draw your estimated comfort zone around the figures provided.
- Indicate how many inches from your body the comfort zone extends.
- Consider how that comfort zone changes in different situations. Answer the questions that follow.

Instructional Supplement

The supplement is a tool for the instructor to use in helping students apply the basic skills in Assignment Sheets and Job Sheets. Some supplements are appropriate for use with all students; some are for use only with those students who do not understand the academic skills called for in the exercise.

MEASURING STUDENT PERFORMANCE GAINS

When you examine this book, you will notice that separate written pretests are no longer included in the units of instruction. Each CIMC unit now contains only a single Written Test. This test should be used as **both** pretest and posttest by giving it once before students start a unit and again when they have completed the unit.

The reason for using a single instrument as both pretest and posttest is so that direct comparison of each student's competencies before and after instruction can be made accurately. This comparison enables precise calculation, documentation, and evaluation of student **performance gains**.

Accurate performance gains analysis is an important requirement of the new Carl Perkins legislation for vocational education. Teachers can make an important contribution to the performance accountability mandated by the new federal legislation by carrying out accurate performance gains analysis for their students and making this data available to students, parents, and administrators.

This analysis is easy to do and requires only simple calculations and record keeping. Detailed information regarding performance gains analysis is contained in the CIMC publication, *Measuring Learning & Competency Gains: The Pretest/Posttest Approach.* In addition, the CIMC has developed a computer program, CARL, which will perform all necessary calculations and will print out a record form of all information required for gain score analysis. Copies of CARL and the publication are available through your local testing liaison (in Oklahoma) or from the CIMC at 1-800-654-4502.

REQUIRED CRITERIA FOR A COMPETENCY-BASED EDUCATION PROGRAM

Criterion	Discussion	CIMC component meeting criterion
1. Instruction is based on clearly-stated learning objectives that are: a) observable and measurable, and b) communicated in writing to students before instruction begins.	Learning objectives drive CBE. Objectives are the "competencies" that learners must achieve. Each objective must clearly state what *learners* must *do* to demonstrate acquired skill or knowledge. Verbs in learning objectives are active and precise, stating the exact performance expected of learners. The objectives should also specify the standard or level of performance required. Objectives can be at any level of Bloom's Taxonomy and can include the cognitive, psychomotor, and affective domains. Higher-order cognitive skills should be included.	Objective Sheet
2. Instruction is aligned with the stated learning objectives	In CBE, the objectives specify what is taught. "Content" should relate to one or more objectives. The curriculum should cover all objectives with relevant information.	Information Sheet
3. There is a student evaluation system that is: a) criterion-referenced, and b) aligned to the learning objectives and the curriculum.	In CBE, the aim is to bring the performance of *all* learners up to a pre-defined standards and competencies. Learners work on each competency until they achieve "mastery"; the evaluation system should test and record this mastery. Learners can restudy and retest as often as needed. Specific remediation activities should also be available to learners when needed. The evaluation system focuses on what each student has achieved, not on what the instructor has "taught." The "constant" in CBE is student performance; the "variables" are time and resources. (This differs from traditional systems where learners get one chance at mastery; some succeed and some fail. In such systems, time and resources are constant and student achievement is variable.) If an evaluation is criterion-referenced, successful learner performance is defined by (or *referenced* to) mastery of pre-set objectives and standards (or *criteria*): there must be a careful match (or *alignment*) between what the student should master (objectives), what is taught (curriculum), and what is tested. Objectives, curriculum, and evaluation system must all match.	Written Test and Job Sheet/Skill Test

Criterion	Discussion	CIMC component meeting criterion
4. There is an observable management system of cognitive skill practice that provides for, promotes, and documents mastery learning.	For both cognitive and psychomotor skills, a CBE program must have a system of maintaining records of which skills and activities each learner has completed, which ones are in progress, and which ones have not yet been completed. Completion means "mastery"; no skill is completed until the learner has achieved the mastery level. The record system should promote feedback on student skill attainment to *both* instructor and learners, provide for remediation as needed, and encourage reevaluation of learner performance until mastery is achieved. Appropriate remediation strategies often should consider learning styles and other individual differences among learners. Learners should work on skills and activities until they achieve mastery. They should not be "passed on" without mastery. While learners may move ahead and work on other skills (i.e those for which all prerequisite skills have been mastered or those without prerequisites), work should also continue on the skills still requiring mastery. Students should not attempt higher-order skills until all prerequisite skills are mastered.	Assignment Sheet
5. There is an observable management system of psychomotor skill practice that provides for, promotes, and documents mastery learning.		Job Sheet/Skill Test
6. Skill mastery records are maintained for each learner, and learners have access to and make use of these records to monitor their skill acquisition.	Records should clearly indicate the skills each learner has mastered. One such record should profile or list the competencies that have been mastered and those to be mastered. Other performance indicators can be added and kept in a portfolio for each learner. Learners should have ready access to their portfolios to monitor their own progress in skill mastery and competency attainment.	Competency Profile

CORRECTIONS AND SUGGESTIONS

The Curriculum and Instructional Materials Center (CIMC) wants to provide vocational instructors and students with accurate and effective materials. Although the CIMC strives to maintain the highest standards of development and production, oversights sometimes do occur. If you find any errors in this or other CIMC publications, or have suggestions for improving their usefulness in vocational programs, please notify the CIMC staff. To do this, please identify the page(s) affected and write any comments to clarify the error or suggestion. Use the spaces below. Then, simply fold (bottom of page *upward*, top *downward*), secure, and mail.

This information will be used to correct the publication before the materials are reprinted. To ensure that the material is updated on a timely basis, notify the CIMC of necessary corrections as soon as possible after discovering the error.

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Basic Automotive Responsibilities

Instructional Supplement

Reading

Science

Creative Thinking/ Problem Solving

Writing

Oral Communication

Employability

Math

Interpersonal or Relating

Social Studies

Functional Reading

- If students have difficulty interpreting forms and records:

    - Remind students that interpreting forms and records is a skill they will be practicing throughout life. We must read and interpret forms or records almost daily. Have students volunteer to identify the types of forms or records they will encounter or have already encountered.

    - Compare the interpretation of forms and records to reading a page. Each part of the form or record has a specific purpose. Suggest that, when they have a form or record to interpret, students should carefully study the headings and the sections within the form or record, as well as the key or any other information that will help in understanding the meaning of the form or record.

- If students have difficulty following written instructions:

    - Discuss the possible consequences of not following instructions precisely.

    - Review the *importance* of following written instructions. Give appropriate scenarios when written instructions are not followed or are not followed completely and correctly.

    - Discuss the *relationship* between the order of written instructions and the appropriate outcome. Emphasize the need to follow written instructions in their proper order. Use examples where the order of instructions in a sequence is critical to the outcome of the task.

    - Explain to students that one of the keys to following written directions successfully is to read the directions completely before actually beginning to follow them. Doing this ensures that you will not be surprised as you work through the steps. It also gives you an opportunity to ask questions about steps you do not understand.

    - Tell students that, after they have read the directions and understand what to do, they should go back to Step 1 and follow the directions step-by-step (without skipping any steps). Remind students that it is important to follow steps in order, even if they think they already know what to do.

- If students have difficulty interpreting graphics and symbols:

    - Remind students that interpreting a graphic is very similar to reading a page. Each part of the graphic or symbol has a meaning within the art.

  - Suggest that, when they have a graphic, chart, diagram, or table to interpret, they should carefully study the art and compare it to any similar pieces encountered. They should also study the key or any other information that will help in understanding the graphic.
  - Review the symbols being used. Discuss the purposes for each symbol. Discuss the importance of memorizing the symbols.
  - Discuss sample graphics and the purposes for each. Create or locate other examples of graphics and ask students to interpret them.
  - Explain the importance of correctly interpreting graphics and symbols. Describe possible consequences of incorrect interpretations.

- If students have difficulty using content area vocabulary:
  - Remind students that nearly every occupation or group uses words that have specific, specialized meanings to others in the same occupation or group. Have them name and define some content area, technical, or "slang" words with which they are familiar.
  - Explain that using content area or technical words makes it easier for people within groups or occupations to communicate ideas accurately. Remind students that often the same word may have a generic meaning to the majority of people, but a very specific meaning within an industry.
  - Review key terms and concepts, so that students hear, see, write, and say them.
  - Have students suggest ways to learn the meanings of the vocabulary specific to what they are studying. Provide opportunities for students to practice using the terminology they will need.

Language

- If students have difficulty using standard grammar, spelling, and capitalization:
  - Discuss the importance of using standard grammar and correct spelling, punctuation, and capitalization. Include the fact that it is more difficult to read and understand incorrectly-written materials, and that readers will take correctly-written materials more seriously.
  - List common errors in grammar, spelling, punctuation, and capitalization in materials written by your students. Review this list with the class or with individuals.

- ☐ Help students to develop a checklist to use as they write, edit, and proofread. Each student can personalize his or her own checklist by adding the items that present the most problems to him or her. If spelling is a problem, suggest that the student keep a personal dictionary of frequently used or misspelled words.
- ☐ Have students work with partners or in groups and review each others' writing. Allow time for students to discuss the comments with their partners or groups.
- ☐ Suggest that as students write or proofread their own writing, they circle or mark places where they are unsure of the correct grammar, punctuation, capitalization, or spelling. Provide materials (English grammar/mechanics books or style guides) or class time for students to review, revise, or correct their writing.

- If students have difficulty stating ideas clearly:
    - ☐ Remind students to determine in advance the ideas they want to convey and the audience they want to reach. Audience analysis is very important in presenting ideas clearly and appropriately.
    - ☐ State that audience analysis begins early, such as when students are doing their research. They must describe their intended audience and decide how to best present their ideas to that audience. Options for communicating with the audience include written reports, charts, graphs, diagrams, etc. Explain how the audience influences the way in which the information is presented (such as very simple text with pictures, for children; a great deal of background information, for people who know nothing about or very little about the subject; or, little background but more complex information, for experts).
    - ☐ Have students work with a partner or in a small group. Provide time for them to share ideas with each other and make suggestions for making ideas clearer.
    - ☐ Remind students that careful preplanning and the use of correct grammar, spelling, punctuation, and capitalization are especially important if their ideas are to be clearly understood by the intended audience.

Composition

- If students have difficulty using complete sentences:
    - ☐ Remind students that complete sentences should be used in all writing assignments requiring paragraphs. Discuss what makes a group of words a sentence. Have students practice recognizing complete sentences using either exercises from any grammar/language arts text or self-prepared sentence activities.

  - Have students volunteer to compose complete sentences using words or topics you suggest. Write the sentences on the board. Have other students analyze the sentences to determine if they are complete. If not, have a volunteer rewrite them as complete sentences.
  - Review the definition of "sentence fragment."
  - Ask students for the three things needed for a complete sentence: subject, verb, and complete thought.
  - Create samples of complete sentences and sentence fragments. For each sample, ask students whether each is a complete or fragmented sentence. Ask whether each sample answers the questions "who or what did something?" and "what happened?" For those samples identified as sentence fragments, ask students for one or more ways of completing the sentences. Continue until you are sure that students are comfortable with this method for determining if a sentence is complete.
  - Stress the importance of using complete sentences in all "sentence or paragraph" style writing.

Functional Writing

- If students have difficulty completing forms and records:
  - Remind students to first decide what information is being requested. Examine the structure of the forms used. This saves time by identifying the needed information so that time will not be spent on unwanted information.
  - Tell students to plan responses carefully before putting them in a final form. If the responses call for sentence or paragraph information, it is always a good idea to write the response in rough draft form, then edit, proofread, and rewrite the draft in a final form. Stress the importance of accurate, legible records.

Operation and Calculation

- If students have difficulty calculating with decimals:
  - Show how the decimal system is based on groups of ten.
  - Demonstrate how our money system is a decimal system.
  - Review addition, subtraction, multiplication, and division skills using decimals. Demonstrate sample calculations.

Math Application

- If students have difficulty using English and metric measures:
    - ☐ Review the metric system.
    - ☐ Provide students with conversion tables.
    - ☐ Provide students with English and metric liquid and linear measuring instruments. Have them make measurements with each system and compare the differences.
- If students have difficulty solving time/rate/distance problems:
    - ☐ Have the students define each of the words in a mathematical sense.
    - ☐ Practice working with time/rate by solving simple interest problems. More advanced students may work with more complicated interest problems such as using the United States rule to credit partial payments on loans.
    - ☐ Practice using time/rate/distance by solving word problems such as the time it takes an airplane to cover the distance required to reach take-off speed, or the distance that will be covered in a certain amount of time at a stated rate of speed.

Functional Math

- If students have difficulty solving practical problems:
    - ☐ Review the problem-solving procedure associated with the problems they have been assigned.
    - ☐ Walk them through a practice problem.
    - ☐ Explain the importance of solving problems correctly and the consequences for solving the problems incorrectly.
    - ☐ Explain how the students' assignments fit into "the big picture" of the assignment and/or of the objectives of the unit.
- If students have difficulty calculating interest:
    - ☐ Lead students to the definition of interest as the money that pays for the use of the lender's money. Discuss the reasons why people choose to pay interest, rather than waiting until they have enough money to purchase the item without borrowing.
    - ☐ Lead students to see that interest is always stated in percentages. Review percentage calculation with whole numbers, then with dollar amounts. Have students come to the board and calculate percentages.

- If students have difficulty solving interest problems:
  - Review the instructional supplement "calculating interest."
  - Review ordinary interest, the United States rule and the Bankers rule. Give pairs of students a word problem. When they have solved it, have them demonstrate it to the class.

Interactive Communications

- If students have difficulty applying questioning techniques:
  - Remind students to plan in advance what they want to ask during an interview by deciding what they need to learn from the interview.
  - Explain that it is always good to have a written list of the questions to be asked, so that important questions are not omitted. Give examples of such questions.
- If students have difficulty applying telephone etiquette:
  - Discuss the term, "etiquette" and the way it applies to telephone use. Have students give examples of things that annoy them when they are talking to another on the telephone.
  - Bring two telephones to class. Have pairs of students demonstrate good telephone etiquette.

Cognitive Activities

- If students have difficulty collecting/recording information:
  - Suggest that they first decide how and where the information will be collected and recorded. It is also very helpful to identify how the information will be used. Explain that it is always best to come prepared with pencil or pen and a preplanned sheet for recording the specific information to be collected. This preparation allows you to devote careful attention to your work.

    - Research and outline for students the steps in using any of the following "tools" for collecting/recording information: brainstorming, brainwriting, checksheets, interviewing, and surveying.

- If students have difficulty drawing conclusions:
    - Remind students that when they conduct an experiment, perform a job task, or discuss a subject, they will often be asked to draw conclusions. Give examples of such situations.
    - Explain that, before conclusions can be drawn, students must first observe carefully what is happening and why it may be happening. Suggest that, with complex experiments, a good set of notes taken while conducting the experiment can help in drawing conclusions.
    - Have students practice drawing conclusions. When possible, choose situations appropriate for the occupation or subject (such as an actual experiment, etc.). Or, use a general situation using photographs or a videotape without the volume. Ask students to state what is happening in each picture (their conclusion). Have students support their conclusions.
- If students have difficulty identifying/developing alternatives:
    - Look at the original item/solution requiring an alternative. Identify for students the criteria in the original that must also be met by any alternative.
    - Discuss the variables that could be changed to create an alternative.
    - To identify/develop alternatives, discuss the characteristics of an alternative. Ask which factors in the problem or situation create the opportunity for more than one possible choice. Have students brainstorm alternatives to a sample problem or situation that you create.
- If students have difficulty selecting an alternative:
    - To select alternatives, suggest that students begin by listing the criteria which must be met by any alternative. Then, they can judge potential alternatives in terms of the criteria.
- If students have difficulty transferring knowledge/training to new situations:
    - Remind the students that everything they do makes use of information that they already know. Tell them that this process of using known information often happens subconsciously. When you identify an animal as a dog, you use already known information—you know what dogs look and act like so you can recognize a dog.

- Tell the students that when they encounter a situation or a question they aren't familiar with, they should examine it carefully to identify what they already know that will help them solve the problem or answer the question. For practice, use examples such as the following:

- A baby you are caring for starts crying. You don't know why, but you do want to make her stop. How do you know what to try? Begin by thinking carefully about what you know about why babies cry. (hungry, diaper needs changing, wants attention, sick) Identifying what you already know gives you ideas to try that might make the baby stop crying.

- Remind the students that when trying to solve a problem or answer a question, they should always identify what they know by thinking about similar situations, problems, or questions they have faced. This will help them with find the answer.

Information Analysis

- If students have difficulty interpreting maps/globes:
    - Provide each student with a copy of the state map. Discuss the legend. Have students locate places, calculate distance, and perform other activities with their state maps.
    - Transfer activities to world or country maps, and globes. Lead them to discover that these are the same as state maps. The same information is available, only on a larger scale.
    - Divide the room into teams. Give each team several map/globe problems. Have each team give their solutions.

OBJECTIVE SHEET

PURCHASING A MOTOR VEHICLE

1

INTRODUCTION

Buying a motor vehicle is a major investment. You will learn how to select the type of vehicle which best meets your needs. You will also learn how to protect your legal rights as a buyer, bargain effectively to get the lowest price, and obtain the best financing rates.

UNIT OBJECTIVE

After completing this unit, you will show the following competencies by mastering the activities on the Assignment Sheets and by scoring at least 85% on the Written Test.

SPECIFIC OBJECTIVES

1. Match terms associated with buying a motor vehicle to their correct definitions.
2. List factors to consider when selecting a vehicle.
3. Determine the type of vehicle to purchase. (Assignment Sheet 1)
4. List the advantages of buying a used motor vehicle.
5. List the disadvantages of buying a used motor vehicle.
6. Match indicators of problems with a used motor vehicle to their correct descriptions.
7. Use a checklist to evaluate a used motor vehicle. (Assignment Sheet 2)
8. Determine typical maintenance costs for a used motor vehicle. (Assignment Sheet 3)
9. List the advantages of buying a new motor vehicle.
10. List the disadvantages of buying a new motor vehicle.
11. List activities to expect during the bargaining process when buying a motor vehicle.

12. Select from a list factors to consider when financing a motor vehicle.

13. Match types of vehicle loan agencies to their characteristics.

14. Compare rates and charges for different types of vehicle loan agencies. (Assignment Sheet 4)

15. Distinguish between finance and interest charges on a motor vehicle loan.

16. Calculate the cost of buying a motor vehicle. (Assignment Sheet 5)

17. Select from a list items that must be included on a credit contract.

18. Select from a list actions to take before signing the purchase agreement for a motor vehicle.

SUGGESTED ACTIVITIES

PURCHASING A MOTOR VEHICLE

1

PREPARATION

- Review the unit and plan your presentation.
- Determine the scope and sequence of objectives you add. Design and develop support materials, including evaluation techniques for additional objectives.
- Review the teaching suggestions, and plan classroom activities.
- Determine how you will schedule time for students to demonstrate competence in the required procedures.
- Order materials to supplement the unit.
- Order videos.
- Invite guest speakers.

☑ **NOTE:** Please provide the guest speaker with the specific topic relevant to the unit of instruction ahead of time. You may want to supply the Objective Sheet, Information Sheet, and any other components you want the speaker to cover. Confirm the scheduled appearance two to three days prior to the presentation.

DELIVERY

Objective 1: Match terms associated with buying a motor vehicle to their correct definitions.

- Use Information Sheet, objective 1 to discuss terms and definitions associated with buying a motor vehicle.
- Have each student make a set of flash cards on 3″ × 5″ file cards, with the term on one side and the definition on the reverse side. Individual students or pairs of students can use the flash cards to learn the terms and definitions.

Objective 2: List factors to consider when selecting a vehicle.

- Use Information Sheet, objective 2 to discuss why each factor should be considered.

- Acquaint the students with sources of information on which to base their decisions.

    - ☐ Consumer information publications

    - ☐ Motor vehicle monthly magazines

    - ☐ *Consumer Reports*, a monthly magazine published by Consumer's Union, which publishes test results comparing different makes of the same size vehicle and recommends "best buys" among tested vehicles.

    - ☐ *Consumer Reports Buying Guide*, an annual publication, which provides detailed comparisons of the preceding year's models as used car buys for the current year.

Objective 3: Determine the type of vehicle to purchase. (Assignment Sheet 1)

- Have the students bring to class pictures of vehicles that they would like to own. Pictures may be cut from newspapers, magazines, or advertising material supplied by vehicle dealers. Have the students explain their choices.

- Divide the students into small groups. Have each group prepare a poster using the illustrations they have brought to class.

- Have the students complete Assignment Sheet 1.

Objective 4: List the advantages of buying a used motor vehicle.

- Remind the students that reliable transportation is important in getting and keeping many jobs and that the first vehicle for students is often a used vehicle.

- Use Information Sheet, objective 4 to discuss the advantages of buying a used motor vehicle.

Objective 5: List the disadvantages of buying a used motor vehicle.

- Use Information Sheet, objective 5 to discuss the disadvantages of buying a used vehicle.

Objective 6: Match indicators of problems with a used motor vehicle to their correct descriptions.

- Use Information Sheet, objective 6 to discuss how to spot conditions which might indicate problems with a used vehicle.
- Have an auto service professional speak with the class about the potential safety hazards and repair costs associated with the problems listed in objective 6. Have him or her stress the importance of having an unbiased mechanic inspect a used vehicle before the purchase is made.

Objective 7: Use a checklist to evaluate a used motor vehicle. (Assignment Sheet 2)

- Have the students complete Assignment Sheet 2.

Objective 8: Determine typical maintenance costs for a used motor vehicle. (Assignment Sheet 3)

- Divide the students into small groups. Have each group give you a list of the businesses or individuals they plan to contact, so duplication will not occur. Remind them to call to set up an appointment in advance and to thank the auto service professionals for their time and assistance.
- Have the students complete Assignment Sheet 3.
- Have a class discussion using the information which the students obtained as a basis for comparing costs for the listed repairs and replacements.

Objective 9: List the advantages of buying a new motor vehicle.

- Use Information Sheet, objective 9 to discuss the advantages of buying a new motor vehicle.
- Have a student volunteer to obtain information from a vehicle dealer about leasing as an alternative to buying a new vehicle. Have the student share the information with the class.

Objective 10: List the disadvantages of buying a new motor vehicle.

- Use Information Sheet, objective 10 to discuss the disadvantages of buying a new motor vehicle.

Objective 11: List activities to expect during the bargaining process when buying a motor vehicle.

- Use Information Sheet, objective 11 to prepare the students to bargain effectively for the best price and terms when buying a motor vehicle.
- Have the students work in pairs to role play the experience of bargaining for the purchase of a motor vehicle. Using the descriptions of the car chosen in Assignment Sheet 1, each student should play the buyer for his or her car and the seller for the partner's car.

Objective 12: Select from a list factors to consider when financing a motor vehicle.

- Use Information Sheet, objective 12 to discuss the factors to consider when financing a motor vehicle.

Objective 13: Match types of vehicle loan agencies to their characteristics.

- Use Information Sheet, objective 13 to discuss the characteristics of types of vehicle loan agencies.

Objective 14: Compare rates and charges for different types of vehicle loan agencies. (Assignment Sheet 4)

- Have the students complete Assignment Sheet 4.

Objective 15: Distinguish between finance and interest charges on a motor vehicle loan.

- Use Information Sheet, objective 15 to discuss the difference between finance charges and interest charges.

Objective 16: Calculate the cost of buying a motor vehicle. (Assignment Sheet 5)

- Have the students complete Assignment Sheet 5.
- Find a copy of an amortization table and copy it for use on Assignment Sheet 5. Copies are available from your local bank. Demonstrate the use of the table in calculating interest charges.

Objective 17: Select from a list items that must be included on a credit contract.

- Use Information Sheet, objective 17 to discuss the Truth-in-Lending Act as it applies to credit contracts for buying a motor vehicle.

- Supply the students with Supplements 1, 2, 3, and 4 to familiarize them with documents which a used vehicle dealer is required by law to supply to the buyer. Discuss the purpose of each document.

- Use Supplement 4 to point out blanks on a Motor Vehicle Purchase Agreement/Bill of Sale to which the Truth-in-Lending Act applies.

Objective 18: Select from a list actions to take before signing the purchase agreement for a motor vehicle.

- Use Information Sheet, objective 18 to discuss actions to take before signing a purchase agreement for a motor vehicle.

EVALUATION

Pretest

- Give the Written Test as a pretest.

- Determine individual study requirements from pretest results.

- Counsel students individually on pretest results and study requirements.

- Modify materials in the unit or create supplementary materials for individual students as required.

Skill Test

- Evaluate students on Assignment Sheet activities if not previously done.

- Reteach and reevaluate if necessary.

- Modify materials in the unit or create supplementary materials for individual students as required.

Written Test

- Explain to students that they will be asked to demonstrate on the Written Test actions listed in the specific objectives.

- Give the Written Test.

  ☑ **NOTE:** The Written Test may be given in sections if desired.

- Reteach and retest if necessary.

- Review individual and group performance in order to evaluate teaching methods. Adjust the scope, sequence, or instructional approaches for additional lessons as required.

SUGGESTED RESOURCES

Print Media

- Campbell, Sally R. *The Confident Consumer*. South Holland, IL: The Goodheart-Willcox Company, Inc., 1990.

- Ciullo, Peter A. *Save Big Money on a New Car: A Common Sense Buyer's Guide*. Naugatuck, CT: Maradia Press, 1990.

- Cohen, Daniel. *How to Buy a Car*. New York: Franklin Watts, Inc., A Triumph Book, 1982.

- Editors of Consumer Automotive Press. *The Used Car Book*. New York: Fawcett Columbine, 1985.

- Editors of Consumer Reports with Alex Markovich. *Guide to Used Cars*. Yonkers, New York: Consumer's Union, 1993, annually.

- *Edmund's Used Car Guide*. New York: St. Martin's Press, 1993.

- Gillis, Jack. *The Car Book: An Indispensable Guide to the Safest, Most Economical Cars*, 1994 edition. New York: Harper Collins, 1994.

- Katzka, Paul. *Auto Intelligence*. New York: Random House, Inc., 1993.

- Order books from Shell Answer Books, P.O. Box 61609, Houston, Texas 77208. They may also be obtained from many Shell Dealers.

- Lawlor, John., ed. *Auto Dictionary*. Los Angeles: HP Books/ Price Stern Sloan, 1993.

- Locate copies of the monthly consumer magazine *Consumer Reports* in your media center, at a public library, at newsstands, or by subscription.

- Mateja, Jim. *Used Cars: Finding the Best Buy.* Chicago: Bonus Books, 1987.

- Sessler, Peter. *Consumer's Guide to Successful Car Shopping: How to Drive Away Your Best Deal.* Blue Ridge Summit, PA: Tab Books, Inc., 1986.

- *Shell Answer Books* (see list below)
    - Simple Ways to Deal With Car Trouble on the Road
    - Protect Your Car and the Environment
    - How to Keep Your Car Healthy
    - Guard Against Attack In and Around Your Car
    - How to Get More Miles Per Gallon
    - How to Be a Smarter Driver
    - How to Drive Safely in Bad Weather
    - How to Help the Injured and Maybe Save a Life
    - How to Keep Your Car from Being Stolen
    - How to Shop for Car Repair

    ☑ **NOTE:** Display the Shell Answer Books, and tell students they will be available as references for all units in this book.

- Spaniola, Mike. *The Complete Consumer Car Guide.* New York: McGraw-Hill, 1987.

Electronic Media

The following videos are available from Aims Media, 6901 Woodley Avenue, Van Nuys, California 91406.

- *Getting a Better Buy in a Used Car*, color, 25 minutes, Aims Media, 1982. Aims Media, 6901 Woodley Avenue, Van Nuys, California 91406.

- *Tire Wise*, color, 15 minutes, Aims Media, 1978. Aims Media, 6901 Woodley Avenue, Van Nuys, California 91406.

INFORMATION SHEET

PURCHASING A MOTOR VEHICLE

1

OBJECTIVE 1

Match terms associated with buying a motor vehicle to their correct definitions.

- **APR** — annual percentage rate
- **bluebook** — a monthly publication that shows the suggested loan value, suggested wholesale price, and suggested retail price of used motor vehicles

  ☑ **NOTE:** The bluebook information can be obtained from a bank or loan agency.
- **collateral** — something of value that serves as a guarantee that payment will be made
- **Consumer's Union (CU)** — publishes *Consumer Reports*
- **credit life insurance** — insurance policy that pays the balance of a loan in case of the borrower's death
- **depreciation** — lowering of the value and price of an item because of wear, age, or other cause
- **equity** — amount of money invested in property
- **finance charge** — total amount paid for the use of credit, including interest charges and any other fees
- **lien** — hold put on property as security for the payment of a debt
- **loan value** — value of a motor vehicle determined by the bank or other loan agency; also the value for which the loan agency will issue a loan

  ☑ **NOTE:** This may not be the true value of the motor vehicle but only a portion of the value.
- **odometer** — instrument for measuring the distance traveled by a vehicle
- **purchase agreement** — contract between a buyer and a seller that includes a description of the item bought and the conditions and terms of the sale

- **title** — document that shows proof of ownership

  ☑ **NOTE:** It is the responsibility of the seller to give the buyer a clear title free from liens or debts.

- **warranty** — promise that a product is of a certain quality; statement of the responsibility of the company issuing the guarantee to repair or replace defective parts

OBJECTIVE 2

List factors to consider when selecting a vehicle.

- Price
- Type of vehicle

  EXAMPLE: Compact car, minivan, mid-size pickup truck, full-size pickup truck with extended cab

- New or used
- Automatic or manual transmission
- Intended use

  EXAMPLE: To haul cargo, to provide inexpensive transportation to school or work, to impress the opposite sex

- Safety

  EXAMPLE: Air bags, maneuverability, performance in braking and crash tests

- Economy

  EXAMPLE: Gas mileage per gallon, availability and cost of service and parts

- Desired options

  EXAMPLE: Air conditioning, sound system, four-wheel drive

- Personal preferences

  EXAMPLE: Exterior color, type of upholstery, value as a classic or collector's vehicle

- Source of vehicle

  EXAMPLE: Personal owner, independent dealer, authorized new/used car dealer

OBJECTIVE 3 **Complete Assignment Sheet 1.**

OBJECTIVE 4 **List the advantages of buying a used motor vehicle.**

- Low cost

  ☑ **NOTE:** Automobiles may last for 100,000 miles or more with proper care, so a used auto with a few thousand miles can be a good investment.

- Few "new car" problems

  EXAMPLE: Such items as belts, fans, filters, and fluids have no wear.

- Lower insurance rates than for a new motor vehicle
- Smaller initial depreciation

OBJECTIVE 5 **List the disadvantages of buying a used motor vehicle.**

☑ **NOTE:** Various federal and state laws provide some buyer protections such as odometer mileage statements, Buyers Guides, transfer-of-title notices, and purchase agreements which conform to the Truth-in-Lending Act.

- Little warranty protection
- Low resale value
- Possible wear and maintenance problems
- Higher interest rate than for a new motor vehicle
- No choice of desired options
- Missing accessories

  EXAMPLE: Jack, spare tire, radio

OBJECTIVE 6

Match indicators of problems with a used motor vehicle to their correct descriptions.

☑ **NOTE:** Many dealers will spend more time and money fixing the exterior of the vehicle than repairing the working parts. Even if they have replaced motor parts, they will seldom mention this fact without being asked because most customers do not trust the reliability of a vehicle that has had parts replaced.

The best guarantee of a mechanically sound vehicle is to have it checked by an unbiased mechanic who can put the vehicle on a rack. The minimal charge for this inspection is not an expensive investment to guard against costly repairs that might have to be made to the vehicle shortly after purchase.

All promises for repairs and services to be completed after the sale should appear in writing on the face of the order blank before the buyer signs the purchase agreement.

- **thick oil** — may hide engine noises
- **black or light blue smoke from the exhaust pipe** — may mean high oil consumption, the need for a piston ring job, or the need to rebuild the motor

  ☑ **NOTE:** If the vehicle has one or more of the above problems, the tailpipe will have become black and gummy. If, however, a white steam comes from the exhaust pipe, do not be alarmed because this moisture is normal.

- **protective seat covers** — may mean soiled or damaged upholstery
- **worn tires** — may mean the vehicle needs alignment

  ☑ **NOTE:** The kind of tires needed, i.e., radials, bias-ply, or bias-belted, depends upon the amount of driving and the road conditions where most the of the driving will be done.

- **rust on the underbody or around the wheel openings** — means the vehicle has been driven on a salted road without being washed frequently and additional rust may develop

  ☑ **NOTE:** Rust occurs most often in vehicles from the coastal areas.

- **new paint job** — may mean the vehicle has been damaged in a wreck

  ☑ **NOTE:** Vehicles less than five years old should not need a new paint job. Look at the firewall between the engine compartment and the dashboard for traces of the original paint. This area is seldom repainted because of the large number of wires.

- **high mileage on the odometer** — may mean repairs will soon be needed due to normal wear and tear

  ☑ **NOTE:** Do not, however, attach great importance to low mileage. Although tampering with an odometer is against the law, odometers may be easily changed.

- **excessive bouncing of the vehicle** — may mean the shock absorbers are worn out

  ☑ **NOTE:** Test for worn shock absorbers by standing on the bumpers and bouncing up and down. If the vehicle keeps bouncing after you have stopped moving it, the vehicle may need repair.

- **oil around the air filter** — may mean the vehicle needs new piston rings

- **wheels which are not straight** — may mean the wheels need alignment or the frame has been bent in an accident

  ☑ **NOTE:** It is a good idea to look at the wheels from the front and the back. Have a friend follow you during the test drive to see if the vehicle travels in a straight line from the rear view, or drive the vehicle through water and notice if the tracks are straight.

- **oil leaks under the vehicle or inside the wheels** — may mean differential, brake seal, or crankshaft problems

- **slack in the steering wheel** — may indicate either that the vehicle has not been greased properly or that there are even more serious problems

- **slack in the brakes or vehicle's pulling to one side when the brakes are applied** — may indicate serious brake problems

- **noise or difficulty in shifting** — may indicate transmission problems

OBJECTIVE 7 **Complete Assignment Sheet 2.**

OBJECTIVE 8 **Complete Assignment Sheet 3.**

OBJECTIVE 9 **List the advantages of buying a new motor vehicle.**

- Satisfaction of owning a new vehicle
- Warranty protection
- Availability of options

  ☑ **NOTE:** If the customer cannot find a new vehicle with the desired options, the consumer may order a vehicle with the options desired.

- Lower interest rate than for a used motor vehicle
- Time allowed for repaying the loan longer than for a used motor vehicle loan

OBJECTIVE 10 **List the disadvantages of buying a new motor vehicle.**

- Large initial depreciation
- Possible manufacturer's defects
- High initial cost

  EXAMPLE: Purchase price, excise taxes, tag cost

- Higher insurance rates than for a used vehicle

OBJECTIVE 11 **List activities to expect during the bargaining process when buying a motor vehicle.**

☑ **NOTE:** Few fixed prices exist in the auto business because the customer is often not only the buyer but also the seller of an auto as a trade-in. Bargaining is often expected but less common than previously.

- Timing the purchase of a new motor vehicle for September or October when new models are arriving and dealers want to reduce inventories

- Offers and counter-offers until the buyer and seller reach a compromise on the price of the vehicle and trade-in

  ☑ **NOTE:** A rule of thumb for buying a new vehicle is to expect to get the vehicle for 15-18% off the sticker price, without a trade-in.

- Having a used vehicle checked by an outside mechanic
- Salesperson's bringing in another person to help close the deal

OBJECTIVE 12

Select from a list factors to consider when financing a motor vehicle.

- A higher price does not necessarily mean a better vehicle.
- A repossessed vehicle is seldom a bargain.
- Picking up someone else's car payment may involve hidden costs.

  EXAMPLE: Taxes, orders that have not been paid

- Taxes and the cost for the transfer of the title probably are not included in the quoted price.

  EXAMPLE: In Oklahoma, excise (sales) tax on a new vehicle is 3¼% of the purchase price of the vehicle.

- The recommended down payment is 20-30% of the purchase price.

  ☑ **NOTE:** A down payment of 5-10% creates higher interest charges.

- A vehicle's trade-in value is not so important as the difference between the trade-in allowance and the purchase price of the vehicle.

  ☑ **NOTE:** Many people are swayed by a good trade-in allowance; actually the additional money given to the trade-in was probably added to the purchase price. You may, therefore, want to consider selling your old vehicle yourself because you can usually get more for your vehicle than you will get from trading it in.

- Operating expenses should be considered.

  EXAMPLE: Gas mileage, oil and gasoline costs, tag, insurance, repairs

  ☑ **NOTE:** Insurance costs are higher for younger drivers. The costs decline somewhat, however, if a student has at least a B average and has had driver's training.

- Total cost of buying a motor vehicle should be figured.

EXAMPLE:	Vehicle purchase price	$3,850
	Less down payment	- 600
	Amount financed	$3,250
	Principal	$3,250
	APR	× .08
	Interest for one year	$ 260
	Amount owed	$3,250
	Down payment	600
	Interest (3 yrs)	780
	Total cost	$4,630

OBJECTIVE 13

Match types of vehicle loan agencies to their characteristics.

- Auto dealer
  - ☐ Convenient
  - ☐ Good place to obtain a first loan
  - ☐ May charge a high rate of interest

    ☑ **NOTE:** The dealer usually sells contracts to a bank or finance company, and both the dealer and finance company take a fee for the loan. The buyer cannot stop payments if the car develops problems.

- Bank
  - ☐ May offer the most reasonable interest rates

    ☑ **NOTE:** This is not always true, so shop around for financing.

    - May require a large down payment

      ☑ **NOTE:** Shop around for the best bank rates. Some banks in the same area offer different auto loan rates. Some offer better rates to checking account customers who allow them to debit the account for the monthly auto loan payment.

- Credit union

  ☑ **NOTE:** To qualify for a loan, the borrower must be a member of the credit union.

    - May offer the most reasonable interest rates
    - May offer credit life insurance at no extra charge
    - May require a large down payment

- Finance company

    - May offer loans when the borrower is not eligible for a bank or credit union loan
    - May have higher interest rates than banks or credit unions
    - May add charges for services

      EXAMPLE: Charge for giving a report and credit life insurance

OBJECTIVE 14 **Complete Assignment Sheet 4.**

OBJECTIVE 15 **Distinguish between finance and interest charges on a motor vehicle loan.**

☑ **NOTE:** These terms are often used to mean the same thing, but they have distinct differences in the used auto business.

- **Finance charge** — total amount paid for the use of credit, including interest charges and any other fees

- **Interest charge** — percentage of the loan value charged for paying out the loan monthly
    - ☐ APR (Annual Percentage Rate)

☑ **NOTE:** The Truth-in-Lending Act requires the lender (the auto dealer) to provide you, the borrower, with a complete written explanation of the installment loan, including the yearly interest charges, the total amount to be repaid, a schedule of payments, and any penalties.

A 6% finance charge is not the same as 6% APR. A 6% finance charge actually amounts to between 11% and 12% interest per year. This results from paying the 6% on the full loan amount in spite of the fact that the balance due on the loan diminishes with each monthly payment made. For example, if you borrow $1,000 with a 6% finance charge, your payments each month will reduce the balance of your loan until on the last month you owe only one twelfth of the original amount borrowed. However, your payments will have included the finance charge rate of 6% on the full $1,000 amount.

OBJECTIVE 16

Complete Assignment Sheet 5.

OBJECTIVE 17

Select from a list items that must be included on a credit contract.

According to the Truth-in-Lending Act, the buyer must be informed in writing of all the costs and guarantees. Credit contracts should state:

- Total price of the purchase
- Total finance charge in dollars
- Amount of each payment
- Number of payments to be made
- When the payments are due
- Address of the seller
- Collateral used, if any (which for a vehicle loan is usually the vehicle)
- Item bought (in this case, a full description of the vehicle)

- Actual price of the vehicle
- Amount of the down payment
- Any trade-in allowance
- Penalties for late payment, default (failure to pay), or prepayment
- Seller's promise about service, replacement, or repair

OBJECTIVE 18

Select from a list actions to take before signing the purchase agreement for a motor vehicle.

☑ **NOTE:** Just before signing a purchase agreement, check the motor vehicle again to be sure the vehicle is the same as it was when you decided to make the purchase. Cases have been reported in which items, such as tires, have been replaced with less expensive brands.

- Read the agreement carefully.

  ☑ **NOTE:** It should be the exact deal that you made.

- Ask questions if there is something that you do not understand.
- Make sure all the blanks are filled in.

  ☑ **NOTE:** A dishonest salesperson could change prices or make additional charges later.

- Obtain a receipt for the deposit stating that the deposit is applied to the purchase price.
- Be fully satisfied with the contract.

  ☑ **NOTE:** If you do not like the terms as stated, the dealer may be willing to change some of them. Be sure this is done in writing. Verbal agreements, unfortunately, are not worth much.

Odometer Mileage Statement

The odometer disclosure law makes it illegal to turn back, adjust, or tamper with the odometer; and the law requires that the buyer be given a written statement (a) that the mileage noted on the odometer is correct, or (b) that the mileage noted on the odometer is not correct.

The used car dealer is required by law to supply the buyer with an Odometer Mileage Statement which is sometimes called an Odometer Disclosure Statement. This may be a separate form or one section of a purchase agreement as on Supplement 4.

May be photocopied for student use.

ODOMETER DISCLOSURE STATEMENT

Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I, ______________________________, state that the odometer
(transferor's name — PRINT)
(of the vehicle described below) now reads ____________________ (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

☐ (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.

☐ (2) I hereby certify that the odometer reading is NOT the actual mileage. WARNING — ODOMETER DISCREPANCY.

NAME	**BODY TYPE**	**MODEL**
VEHICLE ID-NUMBER		**STOCK NUMBER**
COLOR	**TRIM**	**YEAR**

TRANSFEROR'S PRINTED NAME (SELLER)		
TRANSFEROR'S STREET ADDRESS		
CITY	**STATE**	**ZIP CODE**
DATE OF STATEMENT	**TRANSFEROR'S SIGNATURE (SELLER)** X	
	X **PRINTED NAME OF PERSON SIGNING**	

TRANSFEREE'S PRINTED NAME (BUYER)		
STREET ADDRESS		
CITY	**STATE**	**ZIP CODE**
RECEIPT OF COPY ACKNOWLEDGED X		
TRANSFEREE'S SIGNATURE - BUYER		**DATE**
X		
PRINTED NAME OF PERSON SIGNING		**DATE**

May be photocopied for student use.

Transfer of Title Notice

Use this with Information Sheet, objective 17 to familiarize yourself with documents that used car dealers are required by law to supply to the buyer.

IMPORTANT

THESE ARE IMPORTANT PAPERS. THIS IS THE TITLE TO YOUR CAR.

Oklahoma Law requires each person to obtain a transfer title in his or her name within 30 DAYS after acquiring ownership or possession of this vehicle. FAILURE TO DO SO SUBJECTS THE OWNER OR POSSESSOR TO A FINE AND A PENALTY OF 25¢ A DAY UNTIL THE AMOUNT OF EXCISE TAX IS PAID. The penalty, however, shall in no event exceed the amount of taxes.

Sorry . . . this is the State Law and we cannot help you if this matter is overlooked.

= =

Form #03

DATE ______________

RECEIVED CERTIFICATE OF TITLE NO. ______________________________

SERIAL NO. ______________________________

MAKE AND MODEL ______________________________

____

TAG NO. ______________________________

SIGNED ______________________________

PRINT NAME ______________________________

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Buyers Guide

Use this with Information Sheet, objective 17 to familiarize yourself with documents that used car dealers are required by law to supply to the buyer.

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BUYERS GUIDE

IMPORTANT: Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

VEHICLE MAKE ____ MODEL ____ YEAR ____ VIN NUMBER ____

DEALER STOCK NUMBER (Optional) ____

WARRANTIES FOR THIS VEHICLE:

☐ AS IS - NO WARRANTY

YOU WILL PAY ALL COSTS FOR ANY REPAIRS. The dealer assumes no responsibility for any repairs regardless of any oral statements about the vehicle.

☐ WARRANTY

☐ FULL ☐ LIMITED WARRANTY. The dealer will pay _____% of the labor and _____% of the parts for the covered systems that fail during the warranty period. Ask the dealer for a copy of the warranty document for a full explanation of warranty coverage, exclusions, and the dealer's repair obligations. Under the state law, "implied warranties" may give you even more rights.

SYSTEMS COVERED:	DURATION:
____	____
____	____
____	____
____	____
____	____
____	____

☐ SERVICE CONTRACT. A service contract is available at an extra charge on this vehicle. Ask for details as to coverage, deductible, price, and exclusions. If you buy a service contract within 90 days of the time of sale, under state law, "implied warranties" may give you additional rights.

PRE-PURCHASE INSPECTION: ASK THE DEALER IF YOU MAY HAVE THIS VEHICLE INSPECTED BY YOUR MECHANIC EITHER ON OR OFF THE LOT.

SEE THE BACK OF THIS FORM for important additional information, including a list of some major defects that may occur in used motor vehicles.

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Below is a list of some major defects that may occur in used motor vehicles.

Frame & Body
Frame-cracks, corrective welds, or rusted through
Dogtracks—bent or twisted frame

Engine
Oil leakage, excluding normal seepage
Cracked block or head
Belts missing or inoperable
Knocks or misses related to camshaft lifters and push rods
Abnormal exhaust discharge

Transmission & Drive Shaft
Improper fluid level or leakage, excluding normal seepage
Cracked or damaged case which is visible
Abnormal noise or vibration caused by faulty transmission or drive shaft
Improper shifting or functioning in any gear
Manual clutch slips or chatters

Differential
Improper fluid level or leakage, excluding normal seepage
Cracked or damaged housing which is visible
Abnormal noise or vibration caused by faulty differential

Cooling System
Leakage including radiator
Improperly functioning water pump

Electrical System
Battery leakage
Improperly functioning alternator, generator, battery, or starter

Fuel System
Visible leakage

Inoperable Accessories
Gauges or warning devices
Air conditioner
Heater & defroster

Brake System
Failure warning light broken
Pedal not firm under pressure (DOT spec.)
Not enough pedal reserve (DOT spec.)
Does not stop vehicle in straight line (DOT spec.)
Hoses damaged
Drum or rotor too thin (mfr. spec.)
Lining or pad thickness less than 1/32 inch
Power unit leaking or not operating
Structural or mechanical parts damaged

Steering System
Too much free play at steering wheel (DOT specs.)
Free play in linkage more than 1/4 inch
Steering gear binds or jams
Front wheels aligned improperly (DOT specs.)
Power unit belts cracked or slipping
Power unit fluid level improper

Suspension
Ball joint seals damaged
Structural parts bent or damaged
Stabilizer bar disconnected
Spring broken
Shock absorber mounting loose
Radius rod damaged or missing
Rubber bushings damaged or missing
Shock absorber leaking or functioning improperly

Tires
Tread depth less than 2/32 inch
Sizes mismatched
Visible damage

Wheels
Visible cracks, damage or repairs
Mounting bolts loose or missing

Exhaust System
Leakage

DEALER

ADDRESS

SEE FOR COMPLAINTS

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS BUYERS GUIDE.

X ______________________________
CUSTOMER SIGNATURE DATE

IMPORTANT: The information on this form is part of any contract to buy this vehicle. Removal of this label before consumer purchase (except for purpose of test-driving) is a violation of federal law (16 C.F.R. 455).

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BEST COPY AVAILABLE

Auto Dealer's Purchase Agreement

Use the Motor Vehicle Purchase Agreement/Bill of Sale on the following pages with Information Sheet, objectives 17 and 18 to familiarize yourself with documents that used car dealers are required by law to supply to the buyer, and to show you how to review a purchase agreement before signing the contract to purchase a motor vehicle.

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MOTOR VEHICLE PURCHASE AGREEMENT/BILL OF SALE

DEALER

PURCHASER NAME ______________________

ADDRESS ______________________

CITY ______________________

STATE ______________ ZIP CODE __________

PHONE ______________________

DEALER WARRANTY DISCLAIMER - PURCHASE

MAKE	MODEL	BODY TYPE
VEHICLE IDENTIFICATION NO		YEAR

The above described motor vehicle is being sold "as is" and "with all faults" and:

> THE SELLING DEALER HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, AND NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF THIS VEHICLE. BUYER SHALL NOT BE ENTITLED TO RECOVER FROM THE SELLING DEALER ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFITS, OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES.

If the above described motor vehicle is a new vehicle then this additional provision is applicable:

> THE ONLY WARRANTIES APPLYING TO THIS VEHICLE ARE THOSE OFFERED BY THE MANUFACTURER.

Purchaser acknowledges that he has read, understands and accepts all of the provisions of this dealer warranty disclaimer covering the motor vehicle described above.

Date ______ Buyers Signature ______________________

VEHICLE BUYERS ORDER

YEAR	MAKE	MODEL	TYPE	COLOR
VIN #		TITLE #		
TAG #	REG. DECAL EXP DATE		INSPECTION EXP DATE	

VEHICLE SALES PRICE		
ACCESSORIES & EXTRA EQUIPMENT		
TOTAL DELIVERED PRICE	1	
TRADE IN ALLOWANCE	2	
TRADE DIFFERENCE (line 1 minus line 2)	3	
BALANCE DUE ON TRADE IN (Pay Off)	4	
PROCESSING FEE	5	
EXTENDED SERVICE PLAN	6	
TOTAL DOWN PAY	7	
BALANCE DUE ON DELIVERY (add lines 3-7)	8	

TRADE IN RECORD

YEAR	MAKE	MODEL	TYPE	COLOR
VIN#		TITLE#		
TAG#	STICKER# EXP DATE		INSPECTION EXP DATE	

THE FRONT AND BACK OF THIS ORDER COMPRISE THE ENTIRE AGREEMENT AFFECTING THE PURCHASE AND NO OTHER AGREEMENT OR UNDERSTANDING OF ANY NATURE CONCERNING SALE HAS BEEN MADE OR ENTERED INTO, OR WILL BE RECOGNIZED. I HAVE READ THE MATTER PRINTED ON THE BACK HEREOF AND AGREE TO IT AS A PART OF THIS ORDER THE SAME AS IF IT WERE PRINTED ABOVE MY SIGNATURE. I CERTIFY THAT I AM OF LEGAL AGE, OR OLDER, AND HEREBY ACKNOWLEDGE RECEIPT OF A COPY OF THIS ORDER.

THIS SIGNED ORDER IS A BINDING CONTRACT

BUYERS SIGNATURE ______________________

ADDRESS ______________________

CITY/STATE ______________ PHONE ______________

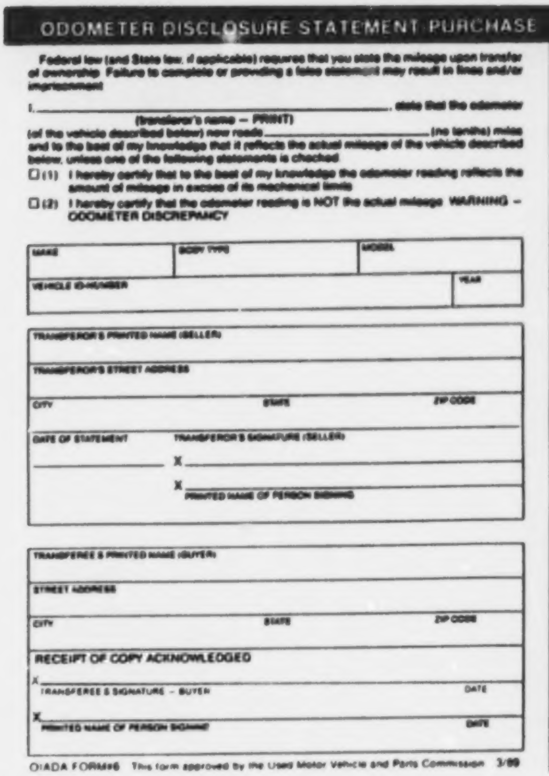
THIS IS NOT VALID UNLESS SIGNED AND ACCEPTED BY DEALER OR HIS LIC. REPRESENTATIVE

______________ AND OR ______________

SALESMAN DEALER'S SIGNATURE

May be photocopied for student use.

BEST COPY AVAILABLE



ODOMETER DISCLOSURE STATEMENT PURCHASE

Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I, ______________________________, state that the odometer
(transferor's name — PRINT)
(of the vehicle described below) now reads ____________________ (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

☐ (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.

☐ (2) I hereby certify that the odometer reading is NOT the actual mileage. WARNING — ODOMETER DISCREPANCY

MAKE	BODY TYPE	MODEL	
VEHICLE ID-NUMBER			YEAR

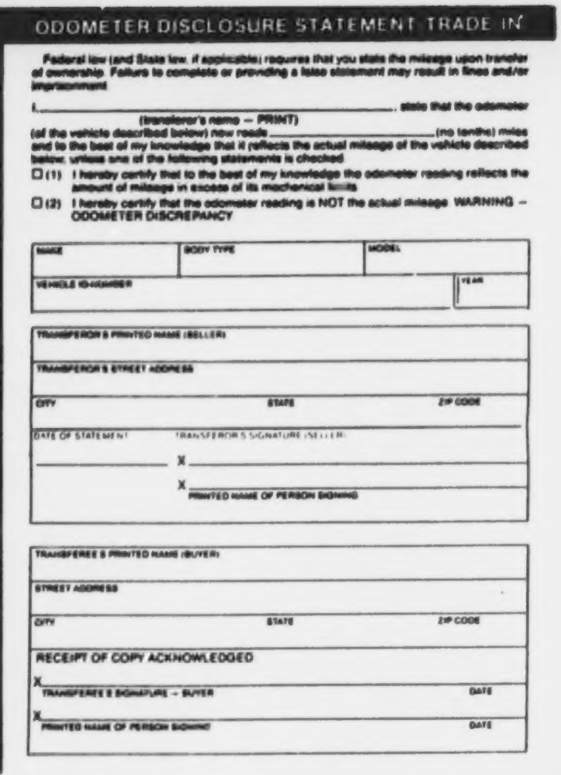
TRANSFEROR'S PRINTED NAME (SELLER)
TRANSFEROR'S STREET ADDRESS
CITY STATE ZIP CODE
DATE OF STATEMENT TRANSFEROR'S SIGNATURE (SELLER)
________ X ______________
X ______________
PRINTED NAME OF PERSON SIGNING

TRANSFEREE'S PRINTED NAME (BUYER)
STREET ADDRESS
CITY STATE ZIP CODE

RECEIPT OF COPY ACKNOWLEDGED

X ______________
TRANSFEREE'S SIGNATURE — BUYER DATE
X ______________
PRINTED NAME OF PERSON SIGNING DATE

OIADA FORM#6 This form approved by the Used Motor Vehicle and Parts Commission 3/89



ODOMETER DISCLOSURE STATEMENT TRADE IN

Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I, ______________________________, state that the odometer
(transferor's name — PRINT)
(of the vehicle described below) now reads ____________________ (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

☐ (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.

☐ (2) I hereby certify that the odometer reading is NOT the actual mileage. WARNING — ODOMETER DISCREPANCY

MAKE	BODY TYPE	MODEL	
VEHICLE ID-NUMBER			YEAR

TRANSFEROR'S PRINTED NAME (SELLER)
TRANSFEROR'S STREET ADDRESS
CITY STATE ZIP CODE
DATE OF STATEMENT TRANSFEROR'S SIGNATURE (SELLER)
________ X ______________
X ______________
PRINTED NAME OF PERSON SIGNING

TRANSFEREE'S PRINTED NAME (BUYER)
STREET ADDRESS
CITY STATE ZIP CODE

RECEIPT OF COPY ACKNOWLEDGED

X ______________
TRANSFEREE'S SIGNATURE — BUYER DATE
X ______________
PRINTED NAME OF PERSON SIGNING DATE

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ASSIGNMENT SHEET 1 — PURCHASING A MOTOR VEHICLE — 1

Name ______________________________ Score __________

OBJECTIVE 3

Determine the type of vehicle to purchase.

INTRODUCTION

Determining your transportation needs before shopping may help you make a good selection and avoid an impulsive purchase.

INSTRUCTIONS

Language
- Use standard grammar, spelling, and capitalization
- State ideas clearly

Composition
- Use complete sentences

Functional Writing
- Complete forms and records

Cognitive Activities
- Collect/record information
- Select an alternative

Part 1

Determine the type of vehicle you need by answering the following questions.

1. How many persons will usually be riding in my vehicle?

   ____

2. Do I drive in a carpool? ______________________________

3. Do I transport any children? ___________________________

   If so, how many? ______________________________

   How old are they? ______________________________

4. Do I drive mostly in the city or on the highway?

   ____

5. Will I have one or two vehicles? ___________________________

6. Will I be carrying equipment much of the time?

   ____

7. Can I do any of the repair work on a vehicle?

   ____

8. Can I drive a vehicle with a manual transmission?

   ____

9. In what size auto do I feel comfortable?

10. What options are most important to me?

11. What can I afford to spend to buy a vehicle?

12. How important is the prestige of owning a new car?

13. Can I afford to operate and maintain this vehicle (gas, repairs, insurance)?

14. How long do I plan to keep this vehicle?

Part 2

Having considered all factors, describe in a brief paragraph the type of motor vehicle which you plan to buy. In a separate paragraph explain why you made your selection.

ASSIGNMENT SHEET 2

PURCHASING A MOTOR VEHICLE

Name ______________________________ Score __________

OBJECTIVE 7

Use a checklist to evaluate a used motor vehicle.

INTRODUCTION

If you have found a used motor vehicle that you like, carefully check it on the lot, and then road test it before you consider buying it. If the seller tells you that you cannot take the car out on the road, forget about doing business at that lot. Take a checklist to help you check out everything.

Various tests of a motor vehicle can determine its quality. If possible, have an auto mechanic check the motor vehicle, or ask a mechanic about ways that you could test the quality of the motor vehicle that you are interested in purchasing.

INSTRUCTIONS

Functional Writing
- Complete forms and records

Cognitive Activities
- Draw conclusions
- Transfer knowledge/training to new situations

Complete the following checklist for the purchase of a used car. The used car may be one that you have seen on a used car lot, or the used car could be one owned by your family or a neighbor.

EXTERIOR	**YES**	**NO**
1. Is the paint color on the inside of the door jamb or around the firewall between the engine compartment and the dashboard different from the paint on the rest of the vehicle?	____	____
2. Is the paint different colors on the outside of the vehicle?	____	____
3. Are chipping paint and rust visible?	____	____
4. Does the exterior look as if it has just been repainted or repaired?	____	____

☑ **NOTE:** Using a magnet will help you detect any repair work in the metal body of the vehicle, because most dents are repaired with plastic.

INTERIOR	**YES**	**NO**
5. Are the seats badly worn?	____	____
6. Is it hard to roll the windows up or down?	____	____
7. Are the door, hood, or trunk hard to close tightly?	____	____
8. Are the floor mats worn?	____	____
9. If the floor mats are new, are there holes in the floor or is the floor badly worn?	____	____
10. Is the brake or clutch pedal worn?	____	____
UNDER THE HOOD		
11. Are wet spots on the radiator?	____	____
12. Does the water in the radiator look rusty or dirty?	____	____
13. Are the hoses cracked or flaking?	____	____
14. Is the air filter dirty?	____	____
15. Is the electrical wiring frayed or cracked?	____	____
16. Is the oil on the dipstick very heavy or dirty?	____	____
17. Has the engine been freshly painted?	____	____
BEHIND THE WHEEL		
18. Does the vehicle shift roughly?	____	____
19. Is a lot of black smoke visible when you accelerate?	____	____
20. Does the vehicle swerve when you brake?	____	____
21. Are grinding noises made when you brake?	____	____
22. Does the vehicle shake when you brake?	____	____
23. Does the vehicle shake when you accelerate?	____	____

	YES	NO
24. Does the vehicle overheat?	____	____
25. Does the vehicle rattle and squeak when you drive over bumpy roads?	____	____
26. Do you lose steering control on bumpy roads?	____	____
27. Do the wheels wobble?	____	____
28. Do the air conditioner and heater seem to have problems?	____	____

If you answered *yes* to most of these questions, forget about the vehicle. If you answered *no*, the vehicle might be a good buy. Take it to a mechanic for an expert's opinion.

ASSIGNMENT SHEET 3 — PURCHASING A MOTOR VEHICLE

1

Name ______________________________ Score __________

OBJECTIVE 8

Determine typical maintenance costs for a used motor vehicle.

INTRODUCTION

Before buying a used vehicle, get an idea of repair and replacement costs for some of the common maintenance problems you may face if the vehicle you buy has 35,000 or more miles on the odometer.

INSTRUCTIONS

Functional Writing
- Complete forms and records

Interactive Communications
- Apply questioning techniques
- Apply telephone etiquette

Phone or visit an auto mechanic or a service station with a mechanic on duty to get cost estimates for the following repairs and replacements. Where necessary, be sure to get a two-part estimate for the repair job or replacement, i.e., cost of part(s) *and* cost of labor. Fill out this chart.

JOB	PARTS COST	LABOR COST	TOTAL COST
1. tune-up			
2. new battery			
3. replacement of belts			
4. replacement of hoses			
5. replacement of water pump			
6. brakes relined			
7. a set of new tires (bias-ply, bias-belted, or radial) mounted and balanced			
8. clutch replacement for manual transmission ☑ **NOTE:** Clutch replacement is not a common problem at 35 or 40,000 miles unless the car has been driven carelessly.			
9. front end alignment			
10. muffler and tailpipe replacement			
11. radiator flush or repair			
12. air conditioning or heater repair			

ASSIGNMENT SHEET 4

PURCHASING A MOTOR VEHICLE

1

Name ______________________________ Score __________

OBJECTIVE 14

Compare rates and charges for different type of vehicle loan agencies.

INTRODUCTION

You should always shop to find the lowest annual percentage rate (APR) and finance charges because these differ among motor vehicle loan agencies. This will require your having specific information about your purchase and making several phone calls.

INSTRUCTIONS

Functional Writing
- Complete forms and records

- Apply questioning techniques
- Apply telephone etiquette

Choose a specific auto ad from a local newspaper or think of a specific vehicle you would like to buy, including the accessories you want. Phone or visit an auto dealer, a bank, a credit union, and a finance company to learn the interest rate each agency charges for your sample vehicle. Fill in the blanks below:

VEHICLE: (describe) ______________________________

____

____

____

____

AGENCY	**ANNUAL PERCENTAGE RATE (APR)**
Auto dealer:	APR ____
Bank:	APR ____
Credit Union:	APR ____
Finance Company:	APR ____

PURCHASING A MOTOR VEHICLE

Name ______________________________ Score __________

OBJECTIVE 16 **Calculate the cost of buying a motor vehicle.**

INTRODUCTION Even though the exact amount of your monthly installments will be figured for you by your loan agency, you will want to calculate this amount before you buy a motor vehicle and check the amount the agency tells you to pay in monthly installments.

INSTRUCTIONS Study the credit charges and other expenses given below. Your instructor will provide you with a copy of an amortization table. Using the table, calculate the total cost of buying the vehicle. Calculate the amount of monthly installment payments, depending on the length of the loan. Fill in the blanks.

Operation and Calculation
- Calculate with decimals

Functional Math
- Solve practical problems
- Calculate interest
- Solve interest problems

CREDIT CHARGES AND OTHER EXPENSES

- Amount of Loan: $2,500.00
- Annual Percentage Rate: 18%
  - ☐ Interest on the loan at an annual rate of 18%:

    $250.00 if repaid in 12 monthly payments

    $371.25 if repaid in 18 monthly payments

    $495.50 if repaid in 24 monthly payments
- Excise tax: $50.00
- Tag (assuming that the tag is expired): $40.00

☑ **NOTE:** Excise tax and tag (if expired) must be paid in full within 30 days of the purchase of your vehicle.

CALCULATIONS

Part 1

1. Total cost of the vehicle, including tax and tag, if financed over a 12-month period ________
2. Total cost of the vehicle, including tax and tag, if financed over an 18-month period ________
3. Total cost of the vehicle, including tax and tag, if financed over a 24-month period ________

Part 2

What would be the amount of each monthly installment payment (not including the cost of credit life insurance)

1. If the loan is repaid in 12 months? ________
2. If the loan is repaid in 18 months? ________
3. If the loan is repaid in 24 months? ________

WRITTEN TEST

PURCHASING A MOTOR VEHICLE

1

Name ______________________________ Score __________

OBJECTIVE 1

Match terms associated with buying a motor vehicle to their correct definitions. Write the correct letters in the blanks.

A. bluebook
B. equity
C. APR
D. title
E. loan value
F. odometer
G. purchase agreement
H. collateral
I. Consumer's Union (CU)
J. warranty
K. depreciation
L. credit life insurance
M. finance charge
N. lien

____ 1. Insurance policy that pays the balance of a loan in case of the borrower's death

____ 2. Hold put on property as security for the payment of a debt

____ 3. Value of a motor vehicle determined by the bank or other loan agency; also the value for which the loan agency will issue a loan

____ 4. Contract between a buyer and a seller that includes a description of the item bought and the conditions and terms of the sale

____ 5. Document that shows proof of ownership

____ 6. A monthly publication that shows the suggested loan value, suggested wholesale price, and suggested retail price of used motor vehicles

____ 7. Instrument for measuring the distance traveled by a vehicle

____ 8. Something of value that serves as a guarantee that payment will be made

____ 9. Total amount paid for the use of credit, including interest charges and any other fees

____ 10. Promise that a product is of a certain quality; statement of the responsibility of the company issuing the guarantee to repair or replace defective parts

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_____ 11. Amount of money invested in property

_____ 12. Annual percentage rate

_____ 13. Publishes *Consumer Reports*

_____ 14. Lowering of the value and price of an item because of wear, age, or other cause

OBJECTIVE 2 **List factors to consider when selecting a vehicle.** Write six factors to consider when selecting a vehicle.

- ______________________________
- ______________________________
- ______________________________
- ______________________________
- ______________________________
- ______________________________

OBJECTIVE 3 **Evaluated on Assignment Sheet 1.**

OBJECTIVE 4 **List the advantages of buying a used motor vehicle.** Write three advantages of buying a used motor vehicle.

- ______________________________
- ______________________________
- ______________________________

OBJECTIVE 5 **List the disadvantages of buying a used motor vehicle.** Write four disadvantages of buying a used motor vehicle.

- ______________________________
- ______________________________
- ______________________________
- ______________________________

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OBJECTIVE 6

Match indicators of problems with a used motor vehicle to their correct descriptions. Write the letter of the correct answer in the blanks.

A. thick oil
B. black or light blue smoke from the exhaust pipe;
C. protective seat covers
D. worn tires
E. rust on the underbody or around the wheel openings
F. new paint job
G. high mileage on the odometer
H. excessive bouncing of the vehicle
I. oil around the air filter
J. wheels which are not straight
K. oil leaks under the vehicle or inside the wheels
L. slack in the steering wheel
M. slack in brakes or vehicle's pulling to one side when brakes are applied
N. noise or difficulty in shifting

____ 1. May indicate transmission problems

____ 2. May mean differential, brake seal, or crankshaft problems

____ 3. May indicate serious brake problems

____ 4. May indicate either that the vehicle has not been greased properly or that there are even more serious problems

____ 5. May mean the wheels need alignment or the frame has been bent in an accident

____ 6. May mean the shock absorbers are worn out

____ 7. May mean the vehicle has been damaged in a wreck

____ 8. May mean repairs will soon be needed due to normal wear and tear

____ 9. May mean the vehicle needs piston rings

____ 10. May mean the vehicle needs alignment

____ 11. Means the vehicle has been driven on a salted road without being washed frequently and additional rust may develop

____ 12. May mean soiled or damaged upholstery

____ 13. May mean high oil consumption, the need for a piston ring job, or the need to rebuild the motor

____ 14. May hide engine noises

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OBJECTIVE 7 **Evaluated on Assignment Sheet 2.**

OBJECTIVE 8 **Evaluated on Assignment Sheet 3.**

OBJECTIVE 9 **List the advantages of buying a new motor vehicle.** Write three advantages of buying a new motor vehicle.

- ____________________
- ____________________
- ____________________

OBJECTIVE 10 **List the disadvantages of buying a new motor vehicle.** Write three disadvantages of buying a new motor vehicle.

- ____________________
- ____________________
- ____________________

OBJECTIVE 11 **List activities to expect during the bargaining process when buying a motor vehicle.** Write two activities to expect during the bargaining process.

- ____________________
- ____________________

OBJECTIVE 12 **Select from a list factors to consider when financing a motor vehicle.** Write an "X" before each correct factor to consider when financing a motor vehicle.

____ 1. Total cost of buying a motor vehicle should be figured.

____ 2. A repossessed vehicle is seldom a bargain.

____ 3. Picking up someone else's car payment may involve hidden costs.

____ 4. A high trade-in value on the car you are trading in means you pay less for the motor vehicle.

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_____ 5. Operating expenses should be considered.

_____ 6. The recommended down payment is 20-30% of the purchase price.

_____ 7. The price of the vehicle is the total cost for it.

_____ 8. A vehicle's trade-in value is not so important as the difference between the trade-in allowance and the purchase price of the vehicle.

_____ 9. Taxes and the cost for the transfer of the title probably are not included in the quoted price.

_____ 10. Higher price does not necessarily mean a better vehicle.

OBJECTIVE 13

Match types of vehicle loan agencies to their characteristics. Write the correct letters in the blanks. Answers may be used more than once.

A. Credit union
B. Finance company
C. Bank
D. Auto dealer

_____ 1. Convenient

_____ 2. May offer the most reasonable interest rates

_____ 3. May require a large down payment

_____ 4. May offer loans when the borrower is not eligible for a bank or credit union loan

_____ 5. May add charges for services

_____ 6. Good place to obtain a first loan

_____ 7. May offer credit life insurance at no extra charge

OBJECTIVE 14

Evaluated on Assignment Sheet 4.

May be photocopied for student use.

OBJECTIVE 15

Distinguish between finance and interest charges on a motor vehicle loan. Write the correct letters in the blanks.

A. Finance charge
B. Interest or APR

____ 1. Percentage of the installment loan that it costs to pay out an auto loan monthly

____ 2. Total amount paid for the use of credit, including interest charges and any other fees

OBJECTIVE 16

Evaluated on Assignment Sheet 5.

OBJECTIVE 17

Select from a list items that must be included on a credit contract. Write an "X" before each correct item that must be included on a credit contract.

____ 1. Seller's promise about service, replacement, or repair

____ 2. Estimate of the cost of the miles driven annually

____ 3. Any trade-in allowance

____ 4. Total finance charge in dollars

____ 5. When the payments are due

____ 6. Amount of each payment

____ 7. Number of payments to be made

____ 8. Amount of excise tax

____ 9. Total price of the purchase

____ 10. Actual price of the vehicle

____ 11. Amount of the salesperson's commission

____ 12. Address of the seller

OBJECTIVE 18

Select from a list actions to take before signing the purchase agreement for a motor vehicle. Write an "X" before each correct action to take before signing the purchase agreement for a motor vehicle.

____ 1. Make sure all the blanks are filled in.

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_____ 2. Ask the salesperson to read the agreement for you.

_____ 3. Obtain a receipt for the deposit stating that the deposit is applied to the purchase price.

_____ 4. Be fully satisfied with the contract.

_____ 5. Read the agreement carefully.

_____ 6. Avoid asking questions about items that you do not understand.

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ASSIGNMENT SHEETS

OBJECTIVE 3

Assignment Sheet 1

Evaluated to the satisfaction of the instructor

OBJECTIVE 7

Assignment Sheet 2

Evaluated to the satisfaction of the instructor

OBJECTIVE 8

Assignment Sheet 3

Evaluated to the satisfaction of the instructor

OBJECTIVE 14

Assignment Sheet 4

Evaluated to the satisfaction of the instructor

OBJECTIVE 16

Assignment Sheet 5

Part 1

1. $2,840.50
2. $2,961.25
3. $3,085.50

Part 2

1. $229.21
2. $159.51
3. $124.81

WRITTEN TEST

OBJECTIVE 1

1. L
2. N
3. E
4. G
5. D
6. A
7. F
8. H
9. M
10. J
11. B
12. C
13. I
14. K

OBJECTIVE 2

Answer should include any six of the following:

- Price
- Type of vehicle
- New or used
- Automatic or manual transmission
- Intended use
- Safety
- Economy
- Desired options
- Personal preferences
- Source of vehicle

OBJECTIVE 3

Evaluated on Assignment Sheet 1.

OBJECTIVE 4

Answer should include any three of the following:

- Low cost
- Few "new car" problems
- Lower insurance rates than for a new motor vehicle
- Smaller initial depreciation

OBJECTIVE 5

Answer should include any four of the following:

- Little warranty protection
- Low resale value
- Possible wear and maintenance problems
- Higher interest rate than for a new motor vehicle
- No choice of desired options
- Missing accessories

OBJECTIVE 6

1. N
2. K
3. M
4. L
5. J
6. H
7. F
8. G
9. I
10. D
11. E
12. C
13. B
14. A

OBJECTIVE 7

Evaluated on Assignment Sheet 2.

OBJECTIVE 8

Evaluated on Assignment Sheet 3.

OBJECTIVE 9

Answer should include any three of the following:

- Satisfaction of owning a new vehicle
- Warranty protection
- Availability of options
- Lower interest rate than for a used motor vehicle
- Time allowed for repaying the loan longer than for a used motor vehicle loan

OBJECTIVE 10

Answer should include any three of the following:

- Large initial depreciation
- Possible manufacturer's defects
- High initial cost
- Higher insurance rates than for a used vehicle

OBJECTIVE 11

Answer should include any two of the following:

- Timing the purchase of a new motor vehicle for September or October when new models are arriving and dealers want to reduce inventories

- Offers and counter-offers until the buyer and seller reach a compromise on the price of the vehicle and trade-in

- Having a used vehicle checked by an outside mechanic

- Salesperson's bringing in another person to help close the deal

OBJECTIVE 12	1, 2, 3, 5, 6, 8, 9, 10
OBJECTIVE 13	1. D 2. A or C 3. A or C 4. B 5. B 6. D 7. A
OBJECTIVE 14	**Evaluated on Assignment Sheet 4.**
OBJECTIVE 15	1. B 2. A
OBJECTIVE 16	**Evaluated on Assignment Sheet 5.**
OBJECTIVE 17	1, 3, 4, 5, 6, 7, 9, 10, 12
OBJECTIVE 18	1, 3, 4, 5

OBJECTIVE SHEET

MAINTAINING A MOTOR VEHICLE

2

INTRODUCTION

A properly maintained motor vehicle uses less fuel, requires fewer costly repairs, provides more trouble-free driving, and needs replacing less frequently than one which receives inadequate maintenance. You will learn the difference between routine preventive checks and procedures that you can do and those which require the periodic services of an automotive professional.

UNIT OBJECTIVE

After completing this unit, you will show the following competencies by mastering the activities on the Assignment Sheet and by scoring at least 85% on the Written Test.

SPECIFIC OBJECTIVES

1. Select from a list items on a motor vehicle that require preventive maintenance by the owner.
2. Select from a list items on a motor vehicle that require periodic maintenance by an auto service professional.
3. List ways to preserve tire life.
4. Select from a list ways to save motor vehicle fuel.
5. Evaluate potential solutions to energy problems. (Assignment Sheet)

SUGGESTED ACTIVITIES

MAINTAINING A MOTOR VEHICLE

2

PREPARATION

- Review the unit and plan your presentation.

- Determine the scope and sequence of objectives you add. Design and develop support materials, including evaluation techniques for additional objectives.

- Review the teaching suggestions, and plan classroom activities.

- Determine how you will schedule time for students to demonstrate competence in the required procedures.

- Order materials to supplement the unit.

- Order videos.

- Invite guest speakers.

  ☞ **NOTE:** Please provide the guest speaker with the specific topic relevant to the unit of instruction ahead of time. You may want to supply the Objective Sheet, Information Sheet, and any other components you want the speaker to cover. Confirm the scheduled appearance two to three days prior to the presentation.

DELIVERY

Objective 1: Select from a list items on a motor vehicle that require preventive maintenance by the owner.

- Use Information Sheet, objective 1 to emphasize the importance of regular preventive maintenance which the motorist can perform at the service station or at home.

- Point out that the two worst enemies of a vehicle are neglect and wear from dirt, grime, acids, and heat. Assure the students that prevention of neglect is entirely within the motorist's control and that unavoidable engine wear can be reduced by preventive and periodic maintenance.

- Explain that studies prove vehicle breakdowns on highways are usually due to a deteriorated or malfunctioning vehicle part, a problem that could have been prevented by proper vehicle maintenance.

- Suggest each student keep a small maintenance record notebook in the vehicle's glove compartment. Divide the notebook into sections for areas like *oil/filter change, lubrication, tires*, etc. With each entry, the date, mileage on the odometer, maintenance, repair, garage or service station (if applicable), and itemized costs should be recorded.

Objective 2: Select from a list items on a motor vehicle that require periodic maintenance by an auto service professional.

- Invite to class a mechanic or someone very knowledgeable in vehicle maintenance and repair to discuss the items listed on Information Sheet, objective 2.

- Before the mechanic's visit, secure from the mechanic under-the-hood and chassis drawings or prepare ones that the mechanic approves for use as transparencies or supplements. Use these illustrations so the students can better follow the mechanic's lecture about engine parts and systems locations and functions.

- Urge the speaker to keep the lecture simple, emphasizing *why* maintenance is important, *how frequently* maintenance should be performed, *where* maintenance can be obtained, and, possibly, giving *estimated costs* of parts and labor.

- Provide the students with the Supplement and urge them to fill in data as the mechanic lectures.

Objective 3: List ways to preserve tire life.

- Use Information Sheet, objective 3 to emphasize regular and thorough tire maintenance, not only to preserve tire life but also to reduce the likelihood of a frequent cause of breakdowns on roads today—a flat tire.

Objective 4: Select from a list ways to save motor vehicle fuel.

- Use Information Sheet, objective 4 to discuss ways to save motor fuel.

- Point out that as concerned citizens, motorists should learn and practice fuel and energy conservation.

Objective 5: Evaluate potential solutions to energy problems. (Assignment Sheet)

- Discuss reasons why energy conservation is needed.

- Have the students complete the Assignment Sheet.

- Discuss the students' responses to the Assignment Sheet in class. Encourage the students to think of additional alternatives and potential solutions to energy problems.

EVALUATION

Pretest

- Give the Written Test as a pretest.
- Determine individual study requirements from pretest results.
- Counsel students individually on pretest results and study requirements.
- Modify materials in the unit or create supplementary materials for individual students as required.

Skill Test

- Evaluate students on Assignment Sheet activities if not previously done.
- Reteach and reevaluate if necessary.
- Modify materials in the unit or create supplementary materials for individual students as required.

Written Test

- Explain to students that they will be asked to demonstrate on the Written Test actions listed in the specific objectives.
- Give the Written Test.

  ☑ **NOTE:** The Written Test may be given in sections if desired.

- Reteach and retest if necessary.
- Review individual and group performance in order to evaluate teaching methods. Adjust the scope, sequence, or instructional approaches for additional lessons as required.

SUGGESTED RESOURCES

Print Media

- *Automotive Encyclopedia.* South Holland, IL: Goodheart-Willcox Co., 1983.
- Gillis, Jack. *The Car Repair Book.* New York: Harper Perennial, 1991.
- *Replacing Gasoline: Alternative Fuels for Light-Duty Vehicles.* Washington, D.C.: Congress of the U.S., Office of Technology Assessment, 1990.
- Schultz, Mort. *Car Care Q & A: The Car Owner's Complete Problem-Solver.* New York: John Wiley & Sons, Inc., 1992.
- Sclar, Deanna. *The Auto Repair for Dummies: Glove Compartment Guide.* Berkeley, CA: Ten Speed Press, 1991.
- Sikorsky, Robert. *How to Get More Miles Per Gallon in the 1990s.* Blue Ridge Summit, PA: Tab Books Inc., 1991.
- Stevenson, Chris Harold. *Auto Repair Shams and Scams: How to Avoid Getting Ripped Off.* Los Angeles: Price Stern Sloan, 1990.
- Weiers, Ronald M. *Chilton's More Miles Per Gallon Guide,* 2d ed. Radnor, PA: Chilton Book Co., 1980.

Electronic Media

- *Tire Wise,* color, 15 minutes, Aims Media, 1976. Aims Media, 9710 DeSoto Avenue, Chatsworth, CA 91311-4409.

INFORMATION SHEET

MAINTAINING A MOTOR VEHICLE

2

OBJECTIVE 1

Select from a list items on a motor vehicle that require preventive maintenance by the owner.

- Transmission fluid

  ☑ **NOTE:** Check each time the oil and filter are changed.

- Brake fluid

  ☑ **NOTE:** Since brake fluid gradually evaporates, the level should be checked every few thousand miles or at one-month intervals.

- Radiator

  ☑ **NOTE:** Add water when needed to prevent engine overheating. Check the antifreeze level to prevent the radiator from freezing in the wintertime.

- Engine oil
- Air filter
- Belts

  ☑ **NOTE:** Test the tension periodically to see if the belts are worn.

- Battery

  ☑ **NOTE:** To prolong the life of the battery, clean the top occasionally. Check the water level in the battery, and add water if necessary. Some late model batteries do not require additional water.

- Tires

  ☑ **NOTE:** Check tire inflation frequently. Rotate the tires as recommended.

- Exterior

  NOTE: Wash the exterior frequently, and protect the paint with a special wax or finish.

- Interior

  NOTE: Clean and vacuum regularly.

- Power steering fluid

  NOTE: Check the power steering fluid each time the oil and oil filter are changed.

OBJECTIVE 2

Select from a list items on a motor vehicle that require periodic maintenance by an auto service professional.

NOTE: New parts are not always necessary to replace worn ones. Used or factory rebuilt parts cost much less and generally provide satisfactory service.

- Engine tune-up

  NOTE: Generally speaking, a tune-up involves a fine adjustment of the engine to maintain it or to restore it to maximum operating efficiency. When an engine is in good working order, it burns less gasoline.

- Brake adjustment
- Chassis, transmission, drive axle, front wheel bearings, and driveshaft

  NOTE: These should be lubricated when needed to prevent friction and excessive wear of the parts. Some late model cars do not require lubrication. Check your car manual or ask a mechanic.

- Fuel filter
- Wheel alignment

  NOTE: Check alignment every few thousand miles, and balance the tires every six months.

- Power steering lines and hoses

  ☑ **NOTE:** Check the steering lines and hoses for deterioration at every oil change, and check the fluid level of the power steering pump.

- Exhaust system

  ☑ **NOTE:** Inspect the exhaust system at every lubrication or oil change for damage or poorly positioned parts, open seams, or loose connections. Check the muffler and tailpipe also. Any of these could permit exhaust fumes to enter the passenger section of the vehicle.

- Air conditioning
- Carburetor adjustment
- Headlights/lamps
- Shock absorbers

OBJECTIVE 3

List ways to preserve tire life.

- Check tire pressure at least once a month with a good quality tire gauge.

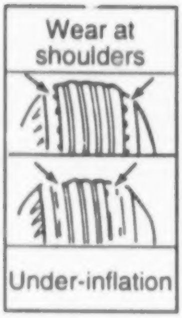
  ☑ **NOTE:** Check tire pressure when the tires are cold. and bring the pressure up to the recommended pressure of the *tire* (not the car) manufacturer.

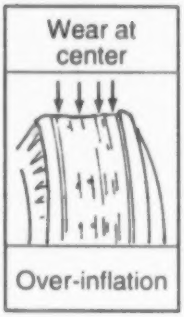
- Rotate tires every 6,000 miles.

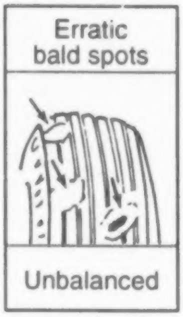
  ☑ **NOTE:** Check the owner's manual for tire rotation information.

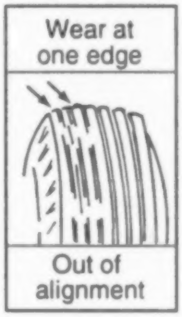
- Check treads for stones, glass, or other objects.
- Check front alignment.
- Check tire wear.

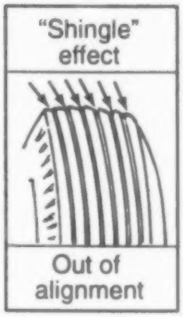
  ☑ **NOTE:** If you can see flat bands of no tread across two or more grooves of a tire, replace the tire.











OBJECTIVE 4

Select from a list ways to save motor vehicle fuel.

- Limit engine warm-up time as much as possible.

  ☑ **NOTE:** An idling average-sized engine burns about a pint of gasoline every twelve minutes.

- Accelerate slowly.

  ☑ **NOTE:** Slow acceleration also saves wear and tear on the engine and tires.

- Drive at a steady pace.
- Avoid exceeding the speed limits.
- Anticipate traffic lights to avoid sudden stops.
- Avoid overfilling the fuel tank.
- Keep the fuel tank at least half full.
- Avoid carrying unnecessary weight.
- Keep the tires properly inflated.
- Keep the engine properly tuned.
- Use a manual transmission.

OBJECTIVE 5

Complete the Assignment Sheet.

Periodic Maintenance Chart

Use with Information Sheet, objective 2 to record data as the mechanic lectures.

PART OR SYSTEM	HOW OFTEN SHOULD MAINTENANCE BE OBTAINED?	WHERE SHOULD MAINTENANCE BE OBTAINED?	COST OF PARTS	COST OF LABOR
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				

May be photocopied for student use.

ASSIGNMENT SHEET

MAINTAINING A MOTOR VEHICLE

2

Name ______________________________ Score __________

OBJECTIVE 5 **Evaluate potential solutions to energy problems.**

INTRODUCTION As the supply of the world's fuel decreases and the number of motor vehicles increases, many changes will occur. To be prepared to cope with these changes, you will need informed opinions about such ideas as taxes and restrictions.

INSTRUCTIONS Respond to energy-problem situations by giving your reasons for agreeing or disagreeing with the following suggestions.

Language
- Use standard grammar, spelling, and capitalization
- State ideas clearly

Cognitive Activities
- Draw conclusions
- Identify/develop alternatives
- Transfer knowledge/training to new situations

1. Strictly enforce speed limits.

____

____

____

2. Penalize families who own more than one motor vehicle.

____

____

____

3. Increase costs connected with driving and owning a car such as licenses, parking, and tags.

____

____

____

4. Place a heavy tax on automobiles that do not meet high fuel-economy standards.

____

____

____

5. Spend more government funds to develop fuel-efficient public transportation.

6. Give tax credits for the use of alternative fuels such as diesel, propane, and compressed natural gas.

7. Spend more funds for the further development of alternative fuels such as Gasohol.

8. What suggestions can you make for helping to solve the shortage of energy?

9. What can you do personally now to help solve the shortage of energy?

10. After reviewing Information Sheet, objective 4, how can you change your driving habits to save fuel?

WRITTEN TEST

MAINTAINING A MOTOR VEHICLE

2

Name ______________________ Score __________

OBJECTIVE 1

Select from a list items on a motor vehicle that require preventive maintenance by the owner. Write an "X" in the blank before each correct answer.

____ 1. Battery

____ 2. Belts

____ 3. Heater

____ 4. Transmission fluid

____ 5. Radiator

____ 6. Parking lights

____ 7. Brake fluid

____ 8. Engine oil

____ 9. Air filter

____ 10. Power steering fluid

OBJECTIVE 2

Select from a list items on a motor vehicle that require periodic maintenance by an auto service professional. Write an "X" in the blank before each correct answer.

____ 1. Engine tune-up

____ 2. Speaker adjustment

____ 3. Brake adjustment

____ 4. Wheel alignment

____ 5. Power steering lines and hoses

____ 6. Air conditioning

____ 7. Headlights/lamps

May be photocopied for student use.

____ 8. Shock absorbers

____ 9. Console contents

____ 10. Exhaust system

OBJECTIVE 3

List ways to preserve tire life. Write four ways in which tire life can be preserved.

- ____
- ____
- ____
- ____

OBJECTIVE 4

Select from a list ways to save motor vehicle fuel. Write an "X" in the blank before each correct answer.

____ 1. Limit engine warm-up time as much as possible.

____ 2. Accelerate slowly.

____ 3. Use an automatic transmission.

____ 4. Never fill the fuel tank to the top.

____ 5. Avoid carrying unnecessary weight.

____ 6. Anticipate traffic lights to avoid sudden stops.

____ 7. Keep the tires properly inflated.

____ 8. Avoid exceeding the speed limits.

____ 9. Drive at a steady pace.

____ 10. Keep the engine properly tuned.

OBJECTIVE 5

Evaluated on the Assignment Sheet.

May be photocopied for student use.

ASSIGNMENT SHEET

OBJECTIVE 5

Assignment Sheet

Evaluated to the satisfaction of the instructor

WRITTEN TEST

OBJECTIVE 1

1, 2, 4, 5, 7, 8, 9, 10

OBJECTIVE 2

1, 3, 4, 5, 6, 7, 8, 10

OBJECTIVE 3

Answer should include any four of the following:

- Check tire pressure at least once a month with a good quality tire gauge.
- Rotate tires every 6,000 miles.
- Check tread for stones, glass, or other objects.
- Check wheel alignment.
- Check tire wear.

OBJECTIVE 4

1, 2, 5, 6, 7, 8, 9, 10

OBJECTIVE 5

Evaluated on the Assignment Sheet.

OBJECTIVE SHEET

PURCHASING MOTOR VEHICLE INSURANCE

3

INTRODUCTION

No one plans to be involved in a traffic accident, yet accidents happen every day. You will learn what to say and do at the scene of an accident to protect yourself legally and financially. You will also learn what insurance you are required by law to carry and what additional insurance coverage is recommended. Being an informed consumer can save you money.

UNIT OBJECTIVE

After completing this unit, you will show the following competencies by mastering the activities on the Assignment Sheets and by scoring at least 85% on the Written Test.

SPECIFIC OBJECTIVES

1. Match terms associated with motor vehicle insurance to their correct definitions.
2. State reasons for buying motor vehicle insurance.
3. Select from a list facts about the Financial Responsibility Law.
4. Match types of motor vehicle insurance to their correct descriptions.
5. Determine appropriate insurance coverage for given situations. (Assignment Sheet 1)
6. Select from a list factors that affect motor vehicle insurance rates.
7. State points to consider when shopping for motor vehicle insurance.
8. Answer questions about a motor vehicle insurance policy. (Assignment Sheet 2)
9. State guidelines to follow in the event of a traffic accident.

SUGGESTED ACTIVITIES

PURCHASING MOTOR VEHICLE INSURANCE

3

PREPARATION

- Review the unit and plan your presentation.
- Determine the scope and sequence of objectives you add. Design and develop support materials, including evaluation techniques for additional objectives.
- Review the teaching suggestions and plan classroom activities.
- Determine how you will schedule time for students to demonstrate competence in the required procedures.
- Order materials to supplement the unit.
- Order videos.
- Invite guest speakers.

  ☞ **NOTE:** Please provide the guest speaker with the specific topic relevant to the unit of instruction ahead of time. You may want to supply the Objective Sheet, Information Sheet, and any other components you want the speaker to cover. Confirm the scheduled appearance two to three days prior to the presentation.

DELIVERY

Objective 1: Match terms associated with motor vehicle insurance to their correct definitions.

- Review the terms and definitions related to purchasing motor vehicle insurance using the Information Sheet, objective 1.
- Have the students complete the Supplement and discuss their answers.

Objective 2: State reasons for buying motor vehicle insurance.

- Use the Information Sheet, objective 2 to clarify the two reasons for purchasing motor vehicle insurance.

Objective 3: Select from a list facts about the Financial Responsibility Law.

- Discuss the Information Sheet, objective 3 and ask the students if they think the Financial Responsibility Law is fair.

  EXAMPLE: Should everyone who owns a vehicle be legally responsible for the damage the vehicle could cause?

Objective 4: Match types of motor vehicle insurance to their correct descriptions.

- Use the Information Sheet, objective 4 to review the types of motor vehicle insurance.

- Invite an insurance agent to talk to the class. Ask the students to prepare at least three questions to ask the agent. Give the agent a copy of this unit and the students' questions beforehand.

  ☞ **NOTE:** The insurance agent can discuss factors about motor vehicle insurance covering objectives 4, 6, and 7.

- Ask the students what they think are the most important types of motor vehicle insurance and why. Ask the insurance agent to point out the importance of each type of insurance.

- Ask the insurance agent to point out that no-fault insurance does not apply to every state and discuss whether it applies to your state.

Objective 5: Determine appropriate insurance coverage for given situations. (Assignment Sheet 1)

- Have the students complete Assignment Sheet 1.

Objective 6: Select from a list factors that affect motor vehicle insurance rates.

- Use the Information Sheet, objective 6 to discuss the factors that affect insurance rates.

- Use the student-prepared questions as the basis for discussing appropriate insurance coverage.

- Have the insurance agent discuss factors that affect motor vehicle insurance rates. Have the agent stress reasons why people under 25 years of age are considered a poor insurance risk.

Objective 7: State points to consider when shopping for motor vehicle insurance.

- Use the Information Sheet, objective 7 to discuss shopping for motor vehicle insurance.

- Select a certain type vehicle. Have several students call different insurance agencies to ask their rate to insure this vehicle. Use the information to stress the importance of shopping around before buying insurance.

Objective 8: Answer questions about a motor vehicle insurance policy. (Assignment Sheet 2)

- Have the students complete Assignment Sheet 2.

Objective 9: State guidelines to follow in the event of a traffic accident.

- Invite a highway patrol trooper or a local police officer to speak to the class. Ask each student to prepare at least two questions to ask the officer. Give the officer a copy of this unit and the students' questions beforehand.

- Ask the trooper or police officer to point out the importance of each item listed in the Information Sheet, objective 9.

EVALUATION

Pretest

- Give the Written Test as a pretest.

- Determine individual study requirements from pretest results.

- Counsel students individually on pretest results and study requirements.

- Modify materials in the unit or create supplementary materials for individual students as required.

Skill Test

- Evaluate students on Assignment Sheet activities if not previously done.

- Reteach and reevaluate if necessary.

- Modify materials in the unit or create supplementary materials for individual students as required.

Written Test

- Explain to students that they will be asked to demonstrate on the Written Test actions listed in the specific objectives.
- Give the Written Test.

  ☞ **NOTE:** The Written Test may be given in sections if desired.

- Reteach and retest if necessary.
- Review individual and group performance in order to evaluate teaching methods. Adjust the scope, sequence, or instructional approaches for additional lessons as required.

SUGGESTED RESOURCES

- Campbell, Sally R. *The Confident Consumer*. South Holland, Illinois: Goodheart-Wilcox Company, Inc., 1990.
- Cohen, Daniel. *How to Buy a Car*. New York: Franklin Watts, Inc., A Triumph Book, 1982.
- Maedke, Wilmer O. *Consumer Education*. Blacklick, OH: Glencoe Publishing Company, Inc., 1984.
- Sessler, Peter. *Consumer's Guide to Successful Car Shopping: How to Drive Away Your Best Deal*. Blue Ridge Summit, PA: Tab Books, Inc., 1986.
- Spaniola, Mike. *The Complete Consumer Car Guide*. New York: McGraw-Hill, 1987.

INFORMATION SHEET

PURCHASING MOTOR VEHICLE INSURANCE

3

OBJECTIVE 1

Match terms associated with motor vehicle insurance to their correct definitions.

- **comprehensive** — covering completely or broadly
- **deductible** — the portion of damages that must be paid by the motor vehicle owner before the insurance company will pay for an accident
- **liability** — something for which a person is legally obligated
- **policy** — the certificate of insurance that details what the insurance company will do in return for the payment of a premium
- **premium**— the amount paid for an insurance policy; often can be paid in installments
- **uninsured motorist** — person who owns a motor vehicle but has not purchased insurance
- **vandalism** — act of destroying or damaging private or public property

OBJECTIVE 2

State reasons for buying motor vehicle insurance.

☑ **NOTE:** Many state laws require motor vehicle owners to carry a minimum amount of insurance coverage.

- Cover costs relating to personal injury resulting from motor vehicle accidents
- Cover repair costs for property damage resulting from motor vehicle accidents

OBJECTIVE 3

Select from a list facts about the Financial Responsibility Law.

- The law is intended to keep off the road those drivers who cannot pay for the property damages or injuries they may cause.

- Each person buying a car tag must sign a form stating that the buyer has liability insurance.

- Traffic law enforcement officials may check at any time to see that your motor vehicle is covered by liability insurance.

- A driver's license can be suspended if there is no proof of an insurance policy in force.

OBJECTIVE 4

Match types of motor vehicle insurance to their correct descriptions.

- **bodily injury liability** — provides payment if the insured is legally liable for an accident in which others are injured or killed

  ☑ **NOTE:** Types of motor vehicle insurance vary by state. A well-informed insurance agent can explain the advantages and disadvantages of each type.

- **collision** — provides payment for the damage to the insured's vehicle caused by a collision with another vehicle or object; damages are paid regardless of who is at fault

- **comprehensive physical damage** — provides payment for injuries and/or damage to the insured's vehicle caused by something other than a collision

  EXAMPLE: Fire, theft, vandalism, hail, water, collision with animals

- **medical payments** — provides payment for medical expenses that result from a vehicle accident, regardless of who is at fault

- **no-fault** — provides payment to the policyholder, regardless of who is at fault; the policyholder files a claim to his or her own insurance company; because costly court trials to determine who is at fault are eliminated, rates may be lower

  ☑ **NOTE:** On May 1, 1974, the United States Senate passed a bill intended to make no-fault insurance available to every motorist in the nation. The bill leaves adoption of no-fault plans to each state. Few states actually have no-fault insurance.

- **property damage liability** — provides payment for damages the insured's vehicle causes to the property of others if the insured is responsible for the accident

- **uninsured motorist** — provides payment for injuries and/or damage for which an uninsured or hit-and-run driver is legally liable

OBJECTIVE 5

Complete Assignment Sheet 1.

OBJECTIVE 6

Select from a list factors that affect motor vehicle insurance rates.

- Driver's classification

  ☑ **NOTE:** Classifications are determined by the age, sex, and marital status of the driver and how often the driver uses the vehicle; young single males pay the highest premiums because, statistically, they are involved in more accidents.

- Geographic area

  ☑ **NOTE:** Premiums are based on the number of claims and the dollar amounts an insurance company pays out in any given area.

  EXAMPLE: Insurance costs for Boston and New York are higher than premiums for Oklahoma.

  Rural residents in a state may pay less than city residents.

- Eligibility for premium discounts

  EXAMPLE: Companies may offer reduced premiums to motorists with safe-driving records, good students, nonsmokers, nondrinkers, older citizens, or multiple-vehicle owners.

  ☑ **NOTE:** Drinking while driving is not only dangerous and against the law, but it also is an abuse of your insurance.

- Year, make, and model of the vehicle

  EXAMPLE: Premiums are higher for collision and comprehensive coverage for new and expensive cars.

- Amount of the deductible

  ☑ **NOTE:** Deductibles begin at $50; premiums increase as amount of the deductible decreases.

- Amount of coverage

  ☑ **NOTE:** Increased protection increases the premium costs.

- Insurance company

  ☑ **NOTE:** Premium amounts for same coverage vary from company to company.

OBJECTIVE 7

State points to consider when shopping for motor vehicle insurance.

- Compare the costs and the coverage.

  ☑ **NOTE:** They vary among companies and policies.

- Read the policy and ask questions about words or clauses you do not understand.

- Know the details of the coverage and be sure you understand the agreement for settling claims.

  ☑ **NOTE:** Items such as stereos may or may not be covered.

- Check the company's reputation for prompt and fair claim settlement.

- Be sure the company is licensed to do business in your state.

  ☑ **NOTE:** Licensure is regulated by the state insurance commission. It might be to your benefit to contact the state insurance commission in your state before selecting an insurance company.

OBJECTIVE 8

Complete Assignment Sheet 2.

OBJECTIVE 9

State guidelines to follow in the event of a traffic accident.

- Turn off the ignition switch.
- Do not smoke.

  ☑ **NOTE:** Smoking may ignite spilled gasoline.

- Guard against any further damage.

  ☑ **NOTE:** Direct traffic around the accident, but do not risk getting hit by heavy traffic on a thoroughfare or interstate.

- Call an ambulance if people are injured.
- Notify the police.
- Do not leave the scene of the accident.

  ☑ **NOTE:** To leave the scene of an accident constitutes hit and run, which is a *criminal offense*. Even though the accident occurs on private property, such as a parking lot of a store, a police officer should be called so that blame for the accident may be established. Some insurance companies do not process claims unless the accident has been investigated by a police officer.

- Exchange necessary information with the other driver.

  ☑ **NOTE:** You will need the other driver's name, address, telephone number, insurance company, and policy number. It is a good idea always to carry paper and pencil with you in your motor vehicle. Also, be sure to know the name of your insurance company and your policy number.

- Do not discuss the accident or accept responsibility.
- Obtain necessary information from others involved in the accident and from witnesses.

  EXAMPLE: Names, addresses, and telephone numbers

- Make notes.

  ☑ **NOTE:** This will help you remember exactly what has happened. Write down the details of the accident, such as approximate speeds of the vehicles, conditions of the roadway, lighting conditions, and any traffic signs or signals that may have bearing on the accident. If you have a camera, take pictures of the accident scene and of your vehicle.

- Report the accident to both drivers' insurance companies.

Evaluate Personal Knowledge of Motor Vehicle Insurance

INTRODUCTION

Driving a motor vehicle is a privilege and a responsibility. The freedom to go where you want is very rewarding. As a licensed driver, you have a responsibility to yourself, your passengers, and others using the roads.

No motor vehicle owner or driver should be without the protection of insurance. The costs of treating injuries and repairing damaged vehicles are often much higher than most people can pay.

INSTRUCTIONS

Take the following quiz to find out how much you know about motor vehicle insurance. Answer the statements by writing a "T" in the blanks before true statements and an "F" in the blanks before false statements.

_____ 1. If you have a "B" average or better in school, your car insurance premiums might cost less.

_____ 2. Liability insurance pays claims for injuries to others or damage to their property when you are at fault.

_____ 3. Liability insurance is the most important coverage on your insurance policy.

_____ 4. If you drive a small vehicle, you get lower rates for your insurance.

_____ 5. Even if your policy provides for repairs to your vehicle (collision protection), you will have to pay the amount stated in your deductible clause.

_____ 6. If your vehicle is worth $500 but you have an accident that causes $700 of damage, your insurance will pay you $700 for the repairs.

_____ 7. Your insurance policy can cost more per year than your vehicle is worth.

Check your answers by reading the information on the next page.

May be photocopied for student use.

Answers to Quiz

1. True. You might be eligible for up to 25 percent off the price of your policy if you have earned a "B" or better grade average.

2. True. But claims are paid only up to the amount specified in a policy. The amount you buy is written like this in a policy: 10/20. The first number is the maximum amount the insurance company will pay (in thousands of dollars) for each person injured in the accident. The second number is the total amount that the insurance company will pay for all of the persons injured in the accident.

3. True. Liability protection is necessary because every state has financial responsibility laws.

4. True. A discount of up to 10 percent is offered by some insurance companies for compact cars.

5. True. The higher the deductible you choose, the more you will save on insurance premiums.

6. False. Your insurance company will pay only as much as your vehicle is worth. In this case, your collision protection would provide you with a maximum of $450 (if you had $50 deductible). Because you would have to pay the first $50, the insurance company would pay you $450 to pay the $500 that the car is worth.

7. True. If your car is an older model, it is possible that you might be paying more for insurance than you would get from an accident that "totaled" your vehicle. For this reason, it is good to think twice before buying collision insurance for an older vehicle.

May be photocopied for student use.

ASSIGNMENT SHEET 1

PURCHASING MOTOR VEHICLE INSURANCE

3

Name ______________________________ Score __________

OBJECTIVE 5

Determine appropriate insurance coverage for given situations.

INTRODUCTION

Knowing the differences between the types of insurance coverage available will help you determine what coverage is best for your motor vehicle. Also, understanding what insurance is appropriate for certain situations can help you determine what coverage will be best for you.

INSTRUCTIONS

Functional Reading
- Follow written instructions
- Use content area vocabulary

Cognitive Activities
- Identify/develop alternatives

Part 1

Use the following situations as the basis for a class discussion of appropriate insurance coverage.

1. Amy Gray's vehicle was stolen. The insurance that covered this kind of loss is called

   ____

2. Roberto Salazar hit another vehicle and injured the driver. Luckily, Roberto was covered by two types of insurance that paid for the damages. What types of insurance did Roberto have?

   ____

   ____

3. Jeff Moore backed his vehicle into Mrs. Carlson's fence. He

   had ________________ insurance to pay the claim.

4. Charlotte James crashed her vehicle into a tree, causing damages to her vehicle totaling $600. She had purchased

   ______________ insurance, and it paid the bill after she

   paid the ______________.

5. Trang Nguyen turned a corner and hit a girl on a bike. The type of insurance that covered the cost of the girl's injuries is called ____________________.

6. An unidentified motorist backed into Thelma Gill's vehicle and then drove away. What type of insurance would Thelma need to pay for this type of damage?

____

7. Do the motor vehicles owned by your family have collision insurance? ______ Do you think that it is economical to have collision insurance on the family's vehicles? __________

____

____

____

Part 2

From what you have learned about the types of insurance coverage available, ____________________________________ is the best type of coverage for your motor vehicle because

____

____.

ASSIGNMENT SHEET 2

PURCHASING MOTOR VEHICLE INSURANCE

Name ______________________________ Score __________

OBJECTIVE 8

Answer questions about a motor vehicle insurance policy.

INTRODUCTION

Understanding all aspects of an insurance policy is important. The policy spells out the rights and obligations of the insured and the insurance company. You should read the policy to find out what the company will do for you if a claim is filed.

INSTRUCTIONS

Using a motor vehicle insurance policy provided by your instructor, answer the following questions about an insurance policy.

Functional Reading
- Interpret forms and records

Language
- Use standard grammar, spelling, and capitalization
- State ideas clearly

Composition
- Use complete sentences

1. What is the name of the insurance company?

   ____

   ____

2. What is the name of the insured? ______________________
3. What is the policy number? ______________________
4. What is the policy period? ______________________
5. How many vehicles are insured on this policy?

   ____

6. How much is the deductible? ______________________
7. Describe the vehicles that are insured. ______________________

   ____

   ____

8. What is the premium? ______________________

9. What other company or person other than the insured would receive payment or a percentage of the payment if damages or loss of the insured's motor vehicle occurred?

10. Discuss briefly how the insured may cancel the insurance policy.

11. Discuss briefly how the insurance company may cancel the insurance policy.

WRITTEN TEST

PURCHASING MOTOR VEHICLE INSURANCE

3

Name ______________________________ Score __________

OBJECTIVE 1

Match terms associated with motor vehicle insurance to their correct definitions. Write the correct letters in the blanks.

A. premium
B. comprehensive
C. deductible
D. vandalism
E. policy
F. liability
G. uninsured motorist

____ 1. The amount paid for an insurance policy; often can be paid in installments

____ 2. Person who owns a motor vehicle but has not purchased insurance

____ 3. Act of destroying or damaging private or public property.

____ 4. The portion of damages that must be paid by the motor vehicle owner before the insurance company will pay for an accident

____ 5. Something for which a person is legally obligated

____ 6. The certificate of insurance that details what the insurance company will do in return for the payment of a premium

____ 7. Covering completely or broadly

OBJECTIVE 2

State reasons for buying motor vehicle insurance. Write two reasons for buying motor vehicle insurance.

- ____
  ____
- ____
  ____

May be photocopied for student use.

OBJECTIVE 3

Select from a list facts about the Financial Responsibility Law. Write an "X" in the blank before each correct answer.

____ 1. The law protects only those with insurance bought from an independent agent.

____ 2. A driver's license can be suspended if there is no proof of an insurance policy in force.

____ 3. Each person buying a car tag must sign a form stating that the buyer has liability insurance.

____ 4. The law requires all motor vehicle owners to have comprehensive physical damage insurance.

____ 5. Traffic law enforcement officials may check at any time to see that your motor vehicle is covered by liability insurance.

____ 6. The law is intended to keep off the road those drivers who cannot pay for the property damages or injuries they may cause.

OBJECTIVE 4

Match types of motor vehicle insurance to their correct descriptions. Write the correct letters in the blanks.

A. uninsured motorist
B. comprehensive physical damage
C. collision
D. medical payments
E. bodily injury liability
F. property damage liability
G. no-fault

____ 1. Provides payment for injuries and/or damage to the insured's vehicle caused by something other than a collision

____ 2. Provides payment for damages the insured's vehicle causes to the property of others if the insured is responsible for the accident

____ 3. Provides payment for medical expenses that result from a vehicle accident, regardless of who is at fault

____ 4. Provides payment for injuries and/or damage for which an uninsured or hit-and-run driver is legally liable

____ 5. Provides payment for the damage to the insured's vehicle caused by a collision with another vehicle or object; damages are paid regardless of who is at fault

May be photocopied for student use.

____ 6. Provides payment to the policyholder, regardless of who is at fault; the policyholder files a claim to his or her own insurance company

____ 7. Provides payment if the insured is legally liable for an accident in which others are injured or killed

OBJECTIVE 5

Evaluated on Assignment Sheet 1.

OBJECTIVE 6

Select from a list factors that affect motor vehicle insurance rates. Write an "X" in the blank before each correct answer.

____ 1. Driver's classification

____ 2. Insurance company

____ 3. Eligibility for premium discounts

____ 4. College diploma

____ 5. Season of the year

____ 6. Year, make, and model of the vehicle

____ 7. Weather conditions

____ 8. Amount of the deductible

____ 9. Amount of coverage

____ 10. Distance traveled

____ 11. Geographic area

OBJECTIVE 7

State points to consider when shopping for motor vehicle insurance. Write three points to consider when shopping for motor vehicle insurance.

- ____
  ____
- ____
  ____
- ____
  ____

May be photocopied for student use.

OBJECTIVE 8 **Evaluated on Assignment Sheet 2.**

OBJECTIVE 9 **State guidelines to follow in the event of a traffic accident.**
Write eight guidelines to follow in the event of a traffic accident.

- ____
- ____
- ____
- ____
- ____
- ____
- ____
- ____

May be photocopied for student use.

ANSWERS

PURCHASING MOTOR VEHICLE INSURANCE

3

ASSIGNMENT SHEETS

OBJECTIVE 5

Assignment Sheet 1

Part 1

1. comprehensive physical damage
2. bodily injury liability and property damage liability
3. property damage liability
4. collision; deductible
5. bodily injury liability
6. uninsured motorist
7. Answers will vary.

Part 2

Answers will vary.

OBJECTIVE 8

Assignment Sheet 2

To be evaluated to the instructor's satisfaction.

WRITTEN TEST

OBJECTIVE 1

1. A
2. G
3. D
4. C
5. F
6. E
7. B

OBJECTIVE 2

Answer must include both of the following:

- Cover costs relating to personal injury resulting from motor vehicle accidents
- Cover repair costs for property damage resulting from motor vehicle accidents

OBJECTIVE 3

2, 3, 5, 6

OBJECTIVE 4

1. B
2. F
3. D
4. A
5. C
6. G
7. E

OBJECTIVE 5

Evaluated on Assignment Sheet 1.

OBJECTIVE 6

1, 2, 3, 6, 8, 9, 11

OBJECTIVE 7

Answer should include any three of the following:

- Compare the costs and the coverage.
- Read the policy and ask questions about words or clauses you do not understand.
- Know the details of the coverage and be sure you understand the agreement for settling claims.
- Check the company's reputation for prompt and fair claim settlement.
- Be sure the company is licensed to do business in your state.

OBJECTIVE 8

Evaluated on Assignment Sheet 2.

OBJECTIVE 9

Answer should include any eight of the following:

- Turn off the ignition switch.
- Do not smoke.
- Guard against any further damage.
- Call an ambulance if people are injured.
- Notify the police.
- Do not leave the scene of the accident.
- Exchange necessary information with the other driver.
- Do not discuss the accident or accept responsibility.
- Obtain necessary information from others involved in the accident and from witnesses.
- Make notes.
- Report the accident to both drivers' insurance companies.

OBJECTIVE SHEET

USING A ROAD MAP

4

INTRODUCTION

Using a road map effectively will help you select the most direct and convenient routes for business trips and find scenic routes to vacation destinations. You should be able to use a road map to locate cities and points of interest, to plot routes, and to compute mileage, travel time, and fuel consumption.

UNIT OBJECTIVE

After completing this unit, you will show the following competencies by mastering the activities on the Assignment Sheets and by scoring at least 85% on the Written Test.

SPECIFIC OBJECTIVES

1. Match terms and definitions related to road maps to their correct definitions.
2. Select from a list types of information found on a road map.
3. Interpret symbols found in the legend of a road map.
4. Answer questions using a road map legend. (Assignment Sheet 1)
5. Answer questions using information on a road map. (Assignment Sheet 2)
6. Locate cities on a road map. (Assignment Sheet 3)
7. Compute mileage, travel time, and fuel consumption. (Assignment Sheet 4)
8. Plan a trip. (Assignment Sheet 5)

SUGGESTED ACTIVITIES

USING A ROAD MAP

4

PREPARATION

- Review the unit and plan your presentation.
- Determine the scope and sequence of objectives you add. Design and develop support materials, including evaluation techniques for additional objectives.
- Review the teaching suggestions, and plan classroom activities.
- Determine how you will schedule time for students to demonstrate competence in the required procedures.
- Order materials to supplement the unit.
- Order videos.
- Invite guest speakers.

☑ **NOTE:** Please provide the guest speaker with the specific topic relevant to the unit of instruction ahead of time. You may want to supply the Objective Sheet, Information Sheet, and any other components you want the speaker to cover. Confirm the scheduled appearance two to three days prior to the presentation.

DELIVERY

Objective 1: Match terms and definitions related to road maps to their correct definitions.

- Distribute a state road map to each student.
- Use the state road map and the Information Sheet, objective 1 to discuss the terms and definitions.

Objective 2: Select from a list types of information found on a road map.

- Use the Information Sheet, objective 2 to discuss all listed items.
- Drill the students in locating examples of the listed items.

Objective 3: Interpret symbols found in the legend of a road map.

- Use the Information Sheet, objective 3 and the state road map to discuss the information in the legend.
- Have the students practice locating sample symbols, mileages, distances, and directions.

Objective 4: Answer questions using a road map legend. (Assignment Sheet 1)

- Have the students complete Assignment Sheet 1.

Objective 5: Answer questions using information on a road map. (Assignment Sheet 2)

- Have the students complete Assignment Sheet 2.
- Calculate the answers to Parts 1-3 in advance.
- For Part 2, provide the names of the cities in your state. (The cities listed are in Oklahoma.)

Objective 6: Locate cities on a road map. (Assignment Sheet 3)

- Explain how to locate cities on a map.
- Have the students complete Assignment Sheet 3. Assign each student a different county.
- Have the students bring to class clipped news stories that refer to cities and locations in the state that students would like to visit. Discuss the sites, and have the students locate them on their maps (including the approximate compass direction, such as NW, SE, etc.).
- Drill the students in the use of their maps by having them look for the same types of information as required on Assignment Sheets 1, 2, and 3. Divide the students into groups or teams; have each team try to be the first to locate all of the items suggested by the instructor.

Objective 7: Compute mileage, travel time, and fuel consumption. (Assignment Sheet 4)

- Use the example in Assignment Sheet 4 to explain how to calculate mileage, travel time, and fuel consumption.

- Have the students complete Assignment Sheet 4.

  ☑ **NOTE:** This will have to be customized for states other than Oklahoma.

Objective 8: Plan a trip. (Assignment Sheet 5)

- Have the students complete Assignment Sheet 5.

EVALUATION

Pretest

- Give the Written Test as a pretest.
- Determine individual study requirements from pretest results.
- Counsel students individually on pretest results and study requirements.
- Modify materials in the unit or create supplementary materials for individual students as required.

Skill Test

- Evaluate students on Assignment Sheet activities if not previously done.
- Reteach and reevaluate if necessary.
- Modify materials in the unit or create supplementary materials for individual students as required.

Written Test

- Explain to students that they will be asked to demonstrate on the Written Test actions listed in the specific objectives.
- Give the Written Test.

  ☑ **NOTE:** The Written Test may be given in sections if desired.

- Reteach and retest if necessary.
- Review individual and group performance in order to evaluate teaching methods. Adjust the scope, sequence, or instructional approaches for additional lessons as required.

SUGGESTED RESOURCES

Print Media

- Blandford, Percy W. *Maps & Compasses: A User's Handbook.* Blue Ridge Summit, PA: Tab Books, Inc., 1984.
- *Land Navigation Handbook: The Sierra Club Guide to Maps and Compasses.* San Francisco: Sierra Club Books, 1983.
- Official State Map of Oklahoma — Oklahoma teachers can secure free copies of this highway map for distribution to each student by ordering sets from:

  The Oklahoma Department of Transportation
  Reproduction Branch
  200 NE 21st Street
  Oklahoma City, Oklahoma 73105
  (405) 521-2586

  ☑ **NOTE:** Teachers in other states may secure current highway maps, usually free, from their respective state transportation department or from their state bureau of tourism.

INFORMATION SHEET

USING A ROAD MAP

4

OBJECTIVE 1

Match terms and definitions related to road maps to their correct definitions.

- **interchange** — place where you can enter or leave a road
- **interstate highway** — part of the U.S. highway system; has more than two lanes of traffic
- **legend** — information on the map which defines symbols, compass direction, and proportions
- **limited access road** — road where traffic can enter or leave only at constructed entrances
- **scale** — map proportion explained in terms of the number of miles that each inch represents
- **toll road** — highway on which you must pay a fee for its use

OBJECTIVE 2

Select from a list types of information found on a road map.

- Towns and cities
- Counties and county seats
- Campsites and parks
- Historical markers and roadside parks
- Military bases and reservations
- Time zone lines
- Lakes, national forests, and parks
- Principal recreation areas
- Maps of larger municipal areas

  EXAMPLE: Inset maps of larger cities on a state map

- Distances between towns and cities
- Mileage chart
- Population of towns and cities

  ☑ **NOTE:** Population is identified by the symbol used for the city or town, such as a square or circle (including variations of each).

- Colleges and universities
- Airports

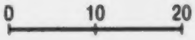
  EXAMPLE: Private, municipal, military

OBJECTIVE 3 **Interpret symbols found in the legend of a road map.**

☑ **NOTE:** Maps vary by state. Some will use symbols that differ from the examples.

- Meaning of symbols
  - ☐ Types of highways
    - ▸ multilane ═
    - ▸ under construction ≡ ≡ ≡ ≡ ≡
  - ☐ Highway markers
    - ▸ interstate 35
    - ▸ state 106
  - ☐ Types of cities and communities
    - ▸ capital ✪
    - ▸ county seat ◉
  - ☐ Airports
    - ▸ military ✈
    - ▸ municipal ✈

- ☐ County lines
    - -·-·-·-
- ☐ Railroads
    - +-+-+-+
- ☐ Parks
    - state parks ▲
- ☐ Points of interest
    - ■
- ☐ Rest areas
    - ▲▲
- ☐ Reservations, forests, and preserves
    - Forest or grassland ▨

- Scale for measuring distance 

- Compass directions

OBJECTIVE 4 **Complete Assignment Sheet 1.**

OBJECTIVE 5 **Complete Assignment Sheet 2.**

OBJECTIVE 6 **Complete Assignment Sheet 3.**

OBJECTIVE 7 **Complete Assignment Sheet 4.**

OBJECTIVE 8 **Complete Assignment Sheet 5.**

ASSIGNMENT SHEET 1

USING A ROAD MAP

4

Name ______________________________ Score __________

OBJECTIVE 4

Answer questions using a road map legend.

INTRODUCTION

Being familiar with the legend symbols on your state map will help you read your map more quickly and easily.

INSTRUCTIONS

Use the legend on your state map to fill in the blanks.

Functional Reading
- Interpret graphics and symbols

Information Analysis
- Interpret maps/globes

Part 1

Give the map symbol for:

1. State capitol _________
2. U.S. numbered route _________
3. Point of interest _________
4. State park _________
5. Military airport _________
6. Railroad _________
7. Interstate route _________
8. County seat _________
9. State numbered route _________
10. Public hunting area _________

Part 2

What is the scale on this map? ________________

Part 3

For each of the following questions, answer either TOP, BOTTOM, LEFT or RIGHT.

1. Which direction on the map is north? ________
2. Which is east? ________
3. Which is south? ________
4. Which is west? ________

ASSIGNMENT SHEET 2

USING A ROAD MAP

Name ______________________________ Score __________

OBJECTIVE 5

Answer questions using information on a road map.

INTRODUCTION

Using a state map will help you to learn more about your state, as well as assist you in making travel plans.

INSTRUCTIONS

Functional Reading
- Interpret graphics and symbols

Math Application
- Use English and metric measures

Information Analysis
- Interpret maps/globes

Part 1

Use your state map to find the following information:

1. Name the county in which the state capital is located.

   ____

2. Name a military reservation in the state.

   ____

3. Name a national forest or state park in the state.

   ____

4. Name two counties in which universities are located.

   ____

   ____

5. Name the county seat for your county.

   ____

6. Name three towns in the corporate limits of the state capital.

   ____

7. State the population of the largest city.

____

8. State the population of the county seat in your county.

____

9. State the population of your home town.

____

10. Identify the numbers of the interstate routes in your state.

____

11. Name the states bordering your state.

____

Part 2

Use the mileage chart on map to find the distance from:

_____ 1. Stillwater to Tulsa, or __________ to __________
_____ 2. Idabel to Oklahoma City, or __________ to __________
_____ 3. Frederick to Ponca City, or __________ to __________
_____ 4. Antlers to Bartlesville, or __________ to __________
_____ 5. Ardmore to Guymon, or __________ to __________
_____ 6. Tahlequah to Chickasha, or __________ to __________
_____ 7. Durant to Duncan, or __________ to __________
_____ 8. Shawnee to Coalgate, or __________ to __________
_____ 9. Okmulgee to Watonga, or __________ to __________
_____ 10. Lawton to Poteau, or __________ to __________
_____ 11. Your hometown to the nearest state line
_____ 12. Your hometown to the state capital

Part 3

You want to travel across the state beginning in your town and ending at the state line that is furthest away. Show how you would determine the distance you would have to travel if you followed the shortest route. Identify roads, highways, and distances.

ASSIGNMENT SHEET 3

USING A ROAD MAP

Name ______________________________ Score __________

OBJECTIVE 6

Locate cities on a road map.

INTRODUCTION

Knowing the approximate location of cities and counties in your state will help you understand other people's comments, newscasts, and news articles.

INSTRUCTIONS

Your instructor will assign a county to you. Complete the chart on the next page for four cities/towns in the county.

Functional Reading
- Follow written instructions
- Interpret graphics and symbols

Information Analysis
- Interpret maps/globes

County: ______________________________

Cities/Towns	Location (Part of State)	Population	Nearest Larger City/Town	How to Get There (Route)

ASSIGNMENT SHEET 4

USING A ROAD MAP

4

Name ______________________________ Score __________

OBJECTIVE 7

Compute mileage, travel time, and fuel consumption.

INTRODUCTION

Knowing the distance to a destination will help you determine the amount of time and fuel you will need. Using this information will not only help you arrive on time, but will also help you estimate the expense of the trip.

INSTRUCTIONS

Functional Reading
- Follow written instructions
- Interpret graphics and symbols

Math Application
- Use English and metric measures
- Solve time/rate/distance problems

Information Analysis
- Interpret maps/globes

1. Choose a route.

   EXAMPLE:

   A. Follow State Highway 2 from Wilburton to Kinta to Whitefield
   B. State Highway 9 east from Whitefield to the intersection with U.S. 59
   C. U.S. 59 to Sallisaw

2. Add up the mileage figures on the map.

   EXAMPLE:

A.	Wilburton to S.H. 31	19 miles
B.	S.H. 31 to Kinta	6 miles
C.	Kinta to Whitefield	10 miles
D.	Whitefield to Stigler	6 miles
E.	Stigler to S.H. 26	10 miles
F.	S.H. 26 to Keota	2 miles
G.	Keota to U.S. 59	10 miles
H.	U.S. 59 to S.H. 141	9 miles
I.	S.H. 141 to U.S. 64	7 miles
J.	U.S. 64 to Sallisaw	1 miles
	TOTAL	80 miles

3. Divide the mileage by the estimated average speed to get the travel time.

   EXAMPLE:

   A. Estimated average speed 50 miles per hour
   B. 80 ÷ 50 = 1 3/5 hours or 1 hour and 36 minutes

4. Calculate the fuel required.

EXAMPLE:

A. Estimated average miles per gallon, 25.
B. 80÷25=3.2 gallons of fuel needed

☑ **NOTE:** You should know the average miles per gallon that your car gets for city and for highway driving. Use the manufacturer's estimate or to be most accurate, keep your own records. Track the actual number of miles you travel per tank and divide by the number of gallons added to fill the tank.

Use the above instructions for ten of the following 15 towns. On your own paper, state the distance traveled one way from your home to the city, the travel time at 50 miles per hour (disregarding stops), and the amount of fuel needed at 25 miles per gallon.

1. Skiatook, or ______________
2. Hulbert, or ______________
3. Sallisaw, or ______________
4. Smithville, or ______________
5. Broken Bow, or ______________
6. Valiant, or ______________
7. Hobart, or ______________
8. Caddo, or ______________
9. Ardmore, or ______________
10. Wilson, or ______________
11. Byng, or ______________
12. Marlow, or ______________
13. Hollis, or ______________
14. Cheyenne, or ______________
15. Cherokee, or ______________

ASSIGNMENT SHEET 5

USING A ROAD MAP

Name ______________________________ Score __________

OBJECTIVE 8

Plan a trip.

INTRODUCTION

Once you know how to figure mileage and travel time, you can determine which will be the best route for you to travel when you are on a trip. In addition to time and expenses, points of interest will be a consideration for you as you make your plans.

INSTRUCTIONS

Functional Reading
- Follow written instructions
- Interpret graphics and symbols

Math Application
- Solve time/rate/distance problems

Information Analysis
- Interpret maps/globes

Plan a trip from your home to a place where you would like to spend your vacation.

1. State your beginning point and your destination.

____

____

____

2. List the types and numbers of highways you will travel.

____

____

____

3. Identify major points of interest along the route.

____

____

____

____

4. Compute your mileage and travel time from your beginning point to your destination.

____

____

____

WRITTEN TEST

USING A ROAD MAP

4

Name ______________________________ Score __________

OBJECTIVE 1

Match terms and definitions related to road maps to their correct definitions. Write the correct letters in the blanks.

A. toll road
B. legend
C. interchange
D. limited access road
E. interstate highway
F. scale

____ 1. Place where you can enter or leave a road

____ 2. Part of the U.S. highway system; has more than two lanes of traffic

____ 3. Information on the map which defines symbols, compass direction, and proportions

____ 4. Road where traffic can enter or leave only at constructed entrances

____ 5. Highway on which you must pay a fee for its use

____ 6. Map proportion explained in terms of the number of miles that each inch represents

OBJECTIVE 2

Select from a list types of information found on a road map. Write an "X" in the blank before correct answers.

____ 1. population of towns and cities

____ 2. number of public schools

____ 3. mileage chart

____ 4. towns and cities

____ 5. counties and county seats

____ 6. county commissioners

____ 7. campsites and parks

May be photocopied for student use.

____ 8. historical markers and roadside parks

____ 9. distances between towns and cities

____ 10. shopping malls

____ 11. maps of larger municipal areas

____ 12. lakes, national forests, and parks

____ 13. colleges and universities

____ 14. military bases and reservations

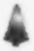
____ 15. principal recreation areas

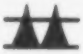
____ 16. churches

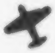
OBJECTIVE 3

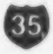
Interpret symbols found in the legend of a road map. Define each symbol in the space to the right of each.

1. ≡≡≡≡≡ ____________________________

2.  ____________________________

3.  ____________________________

4.  ____________________________

5. 

____

6. ____________________________

OBJECTIVE 4 **Evaluated on Assignment Sheet 1.**

OBJECTIVE 5 **Evaluated on Assignment Sheet 2.**

OBJECTIVE 6 **Evaluated on Assignment Sheet 3.**

May be photocopied for student use.

OBJECTIVE 7 **Evaluated on Assignment Sheet 4.**

OBJECTIVE 8 **Evaluated on Assignment Sheet 5.**

May be photocopied for student use.

ANSWERS — USING A ROAD MAP — 4

ASSIGNMENT SHEETS

OBJECTIVE 4

Assignment Sheet 1

Part 1

Answers will vary if using a map for a state other than Oklahoma.

Part 2

Answers will vary.

Part 3

1. Top
2. Right
3. Bottom
4. Left

OBJECTIVE 5

Assignment Sheet 2

Part 1

Answers will vary.

Part 2

1. 64, or ____________________
2. 224, or ____________________
3. 245, or ____________________
4. 219, or ____________________
5. 360, or ____________________
6. 205, or ____________________
7. 117, or ____________________
8. 80, or ____________________
9. 164, or ____________________
10. 248, or ____________________
11. Answers will vary.
12. Answers will vary.

Part 3

Answers will vary. Make sure each student has calculated the total distance, and has identified all roads, highways and their segment distances (making up the total).

OBJECTIVE 6

Assignment Sheet 3

Answers will vary. Ask the students to present their data for one city/town to the class.

OBJECTIVE 7

Assignment Sheet 4

Evaluated to the satisfaction of the instructor

OBJECTIVE 8

Assignment Sheet 5

Evaluated to the satisfaction of the instructor

WRITTEN TEST

OBJECTIVE 1

1. C
2. E
3. B
4. D
5. A
6. F

OBJECTIVE 2

1, 3, 4, 5, 7, 8, 9, 11, 12, 13, 14, 15

OBJECTIVE 3

1. under construction
2. state parks
3. rest areas
4. municipal airport
5. interstate
6. capital

OBJECTIVE 4

Evaluated on Assignment Sheet 1.

OBJECTIVE 5	**Evaluated on Assignment Sheet 2.**
OBJECTIVE 6	**Evaluated on Assignment Sheet 3.**
OBJECTIVE 7	**Evaluated on Assignment Sheet 4.**
OBJECTIVE 8	**Evaluated on Assignment Sheet 5.**